



05 August 2022

Office of the Comptroller of the Currency (OCC)  
Attention: Comment Processing,  
400 7th Street SW, Suite 3E-218  
Washington, DC 20219.

Board of Governors of the Federal Reserve System  
Attention: Ann E. Misback, Secretary  
20th Street and Constitution Avenue NW  
Washington, DC 20551

Federal Deposit Insurance Corporation  
ATTN of James P. Sheesley  
550 17th Street NW building  
Washington, DC 20429.

**RE: Community Reinvestment Act Proposed Rulemaking**

OCC: 12 CFR Part 25; Docket ID OCC-2022-0002; RIN 1557-AF15  
Federal Reserve: 12 CFR Part 228; Regulation BB Docket No. R-1769; RIN 7100-AG29  
FDIC: 12 CFR Part 345; RIN 3064-AF81

To whom it may concern,

Attached are the signatures and comments of **4,067** individuals who signed onto the following statement through the Sierra Club:

Thank you for your important work in updating the Community Reinvestment Act (CRA) regulatory framework. This thoughtful proposal would provide additional opportunities for investment that communities have been seeking, including opportunities to build climate resilience, in addition to providing greater clarity and consistency for all stakeholders involved.

Though the updates are indeed promising, I urge the agencies to strengthen the proposal to better ensure that the CRA effectively serves and protects the most vulnerable communities. To do this, the updates should explicitly prioritize investment in communities of color, alongside low- and moderate-income (LMI) communities. Additionally, the final rule should properly incentivize banks to reduce their contributions to climate risk -- specifically around banks' ongoing financing of fossil fuels. Climate change is a risk multiplier that exacerbates racial and economic inequality, and it is progressing at an alarming rate. The agencies must update CRA regulations with this reality in mind so that the banking system meets the needs of all communities. This rulemaking has taken important steps in the right direction but needs to be strengthened to ensure that those most vulnerable to the impacts of climate change have fair access to the financial services they need.

The rulemaking should be strengthened to ensure that:

1. The list of climate-related eligible activities under the CRA is expanded to include community solar, operational support for climate justice organizations, and electrification and water efficiency measures for residential homes.
2. Race is explicitly used as a metric in order to ensure that historically redlined communities receive improved access to financial services
3. CRA examinations are used to hold banks accountable for the financing of fossil fuels and other polluting activities which drive climate change and disproportionately burden LMI communities and communities of color.

Financial regulators tasked with the implementation of the CRA have a responsibility to use the full authority of the law to protect vulnerable communities, hold banks accountable for their harmful actions, and ensure that no community gets left behind. Thank you.

**596** of these signers, you might also notice, added their own additional personal comments. If there are any questions about this statement or our positions on this matter do not hesitate to contact us.

Sincerely,  
Adele Shraiman  
Campaign Representative, Fossil-Free Finance  
Sierra Club  
[adele.shraiman@sierraclub.org](mailto:adele.shraiman@sierraclub.org)

1. Jodi Lozano  
San Diego, CA 92138

"Community" is more important now than ever. Please, make significant changes right now before there is irreversible & catastrophic disasters!

2. Laurel Facey  
Millers Falls, MA 1349

"This is coming to a house near you" - and it may even be yours! Bringing the message home!

3. Royal Graves  
Wethersfield, CT 6109

A great opportunity to have a meaningful impact on citizens lives. Please act now to update the Community Reinvestment Act.

4. Janice Bergeron  
North Branford, CT 6471

A landmark civil rights-era law from 1978 called the Community Reinvestment Act could help protect frontline communities from the worst impacts of climate change and rein in the reckless big banks funding climate chaos. Almost half a century after its passage, federal regulators headed by the Federal Reserve are updating the rule to better protect vulnerable communities and ensure banks are held accountable for their actions. It's necessity for the safety of frontline communities. Poor communities need more support!

5. Rajwantee Robinson  
Seatac, WA 98188

A safe community and less pollution

6. Katherine Sewell  
Madison, AL 35758

A system that isn't good for all of us isn't good for any of us. I urge you to protect our most vulnerable neighbors from the havoc of more frequent and more severe storms, flooding, heat, and fires.

7. Richard Van Aken  
Churchville, PA 18966

Act now the climate crisis is here and no one is doing anything but talk. Action is required if we're to stand a chance of holding warming to 1.5 degrees.

8. Sarah K  
Mountain Brk, AL 35213

Act to protect vulnerable communities

9. Garry Johnson  
Humble, TX 77396

Action is needed

10. Gar Smith  
Berkeley, CA 94703

Add my voice to the chorus of citizens demanding that the needs of frontline communities must be underlined.

11. Sheila Bell  
Sparks, NV 89434

Additionally, the mere fact that the planet is in climate crisis currently (heat domes, polar ice melts, massive forest fires, roads & train tracks melting, people and animals dying) should lead you to act decisively and quickly to curb the fossil fuels expansion!

12. Cathleen Weston  
Hauser, ID 83854

AGAIN WHY am I writing a letter to request you do the right thing???

13. JUDITH DETLOFF  
Longbranch, WA 98351

All communities matter and so does our planet. But we all know that certain communities are impacted more than others in ways that we can stop. Banks and huge corporations don't seem to care about the folks that bank with them and the climate change that is impacting us all. What I can do is continue to add my voice to others and for those who do not speak or can not by stating that all corporations and banks need to care for the planet and care for those that are underserved or in cancer cluster zones from continued oil, coal, fracking and other nasty practices that taint the land, air and water. Time to take note, in fact, past time for the window in protecting the planet may have already closed as many like me, have been advocating practical planet responsibility and practice to attempt to reverse some of the impact of the irresponsible and destructive practices that are destroying the planet and all life upon it. TAKE NOTE AND DO SOMETHING ABOUT THIS BEFORE WE ALL DIE!

14. Donald Rothberg  
Berkeley, CA 94703  
redmountain@donaldrothberg.com  
All hands on deck to address the climate emergency! Help on all levels, including here developing community resilience! Please! For the sake of all being!

15. Thomas Grout  
Ithaca, NY 14850

All people need to be treated equally. The disadvantaged need more support because they have fewer resources. Climate change is likely to affect these communities harder because they are more likely to be in less desirable locations; for instance, more subject to flooding.

16. Kathleen Vorce  
Boxborough, MA 1719

Almost always local people know best what is needed in their communities. Make use of local resources and build them into the planning - and spending - process. Start from the "ground up." It will pay back for a long time!!

17. Geoffrey Michaelson  
Waialua, HI 96791

Aloha,  
You must act now!

18. Diane Loughbom  
Manhattan Beach, CA 90266

Any support of continued destruction of planet Must end.

19. Sara Bruce  
San Jose, CA 95110

Anybody who denies that devastating climate changes are happening is both arrogant and ignorant. We need to do all that we can to protect those most impacted by climate change.

20. Antonia Matthew  
Bloomington, IN 47401

Anything we can do to slow climate change is worth doing.

21. Sonya Crum  
Garden City, ID 83714  
sonya.crum@primaryhealth.com  
As a health care provider I am requesting this....

22. John Dalton  
Manasquan, NJ 8736

As a long-time resident of a coastal community, I urge that the Community Reinvestment Act be strengthened.

23. Susan Butler-Graham  
San Jose, CA 95125

As a mother and grandmother, I'm urging you to help these families by updating the Community Reinvestment Act and invest in community climate resilience.

24. Marsha Williams  
Gig Harbor, WA 98329

As a Native American in Washington state I am deeply aware of the impact of ocean rise on communities like Taholah and LaPush. Soon the sea will be encroaching on more coastal and inland sea cities. We have go to address this NOW.

25. Deborah Gordon-Brown  
Kingston, NY 12401

As a society we are only as strong as our care for one another. With all the troubles in our climate and our economy we must band together. Without that we will disintegrate as a society. We are already doing so.

26. Harlan Smith  
Huntington, WV 25701  
smithh@marshall.edu

As a trained economist, I always prick up my ears when I hear about the possibility of a win-win situation. This, most definitely is a win-win. For communities in desperate need of help, an environment that needs support, and our one and only planet - on which we all depend for life. Please, do right by us all.

27. Jen Jones  
Sapulpa, OK 74066  
jjones@prettywater.k12.ok.us  
As a veteran public educator, I believe teachers must help ensure a healthy safe environment now and for future generations.

28. Linda Schneider  
Arlington, VA 22202

As discussed below, I urge you to strengthen regulatory support for laws that promote reinvestment in communities. Climate change needs to be added to the mix, because it causes and exacerbates many of the strains the law was intended to address. We may not be able to immediately eliminate our dependence on fossil fuels, but as we seek to transition away from them, we need to deal with the problems that climate change is causing for those most vulnerable!

29. Jennie Gosche  
Kensington, MD 20895

As our planet warms at an alarming rate, we must ensure big banks assist communities to be more resilient.

30. Carolyn Fisher  
Kansas City, MO 64111

As someone who works at a bank, I'd very much like to see these protections increased to include climate change.

31. Martha Boose  
Tucson, AZ 85710

At this time in our Nation's history, this is a terribly necessary Act that needs and deserves our support. It is beyond time for this country to do everything it can for not only equality, but more importantly equity for all citizens.

32. Robin Greene  
Estancia, NM 87016

Banks by nature are capitalist. They will not invest in these communities because they are poor and don't represent enough profit. Please update these regulations.

33. Derek Caelin  
Rocky Hill, CT 6067

Banks can be trusted to maximize profit, but need guidance from the people to make them an effective instrument for social good. We need to regulate banks to make sure they invest in climate-related projects, consider race so that historically underserved communities get access to funding, and stop investing in the fossil fuels that are driving the warming of our planet. Please act as though lives were on the line - because they are.

34. Nancy Anne Earl  
San Francisco, CA 94131

Banks lending money for projects that will continue to pollute our water supplies, the air we breathe, and harm our fisheries and oceans need to be identified and fined or suffer other consequences. Fracking, mining, and agricultural and other runoffs into our lakes, rivers, underground water supplies must be stopped.

35. Deedee Tostanoski  
Alexandria, VA 22314

Banks make billions and they only serve some customers. CRA was designed to correct that and has done so in some measure. But at the time that CRA became law, no one fully understood the damage of climate disruption and its unfair impact on lower income communities. Now that we "get" it, it's time to strengthen the law and explicitly cover the damage created by environmental racism.

36. Adria Tenisson  
Ventura, CA 93003

Banks must be held accountable for climate chaos. It is a necessity for frontline communities.  
Thank you

37. Mary Troland  
Oceanside, NY 11572

Banks must be held accountable for their investments in fossil fuels.

38. Dorothy Frisch  
Grand Rapids, MI 49512

Banks must be held accountable to invest in ALL the communities they serve. No more discrimination against low-income communities!

39. Anne Lusby-Denham  
Roanoke, VA 24015

Banks need to be held responsible for investing in fossil fuel projects that impact climate change. Frontline communities have had to deal with environmental racism and its impact on their communities for far too long. Times are changing, and it is time for banks to become far more accountable to the citizens they are serving! The economic impacts of climate change need to be considered as well. Investments in fossil fuels equals economic disasters and more to frontline communities!

40. Eugene Carino  
Desert Hot Springs, CA 92241

Banks need to inform home buyers of the risk of climate changes in the communities that they wish to purchase a home in.

41. Remi Tan  
Pacifica, CA 94044

Banks should be incentivized to invest in marginalized and previously redlined communities, and communities negatively impacted by pollution from industry.

42. Patricia Martin  
Indian Head Park, IL 60525

Because big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics it necessitates that the Federal Regulators update the Community Reinvestment Act to bring about justice for low income communities. Please don't allow banks to continue their 50 year discriminatory practices.

43. Jennifer Lin  
Los Angeles, CA 90013

Before it's too late?

44. Diane Ingram  
Clearwater, FL 33756

better protect vulnerable communities and ensure banks are held accountable for their actions. Thank you.

45. Sharon Peariso  
Leesburg, FL 34748

Big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics. After decades of racist redlining policies and disinvestment had left low-income communities and communities of color behind, Congress passed the CRA, a landmark civil rights-era law, which ended the discriminatory practice of redlining and obligated banks to reinvest in these low-income communities. These traditionally neglected communities need assistance to move forward. At this time climate resilience is a must.

46. Ellen Shapiro  
Highland Park, IL 60035

Boggles the mind how any non-lobotomized individual (Republicans - talkin' about your behaviors!) could not literally jump at the chance to provide jobs, better health and great education.

No one is that proverbial island (altho rich brains think they can 'escape'.... (?).....by owning one.....

47. Arlana Gottlieb  
Havertown, PA 19083

Building climate resilience is essential. Please listen to the Sierra Club

48. Bettyann Benware  
Albany, NY 12203

By investing in projects which are on or whose lines cross indigenous lands and water sources, banks and bank-like institutions are prime factors in destroying the homes and survival environments of indigenous as well as promoting climate-destroying fossil fuels. Federal Regulators should clarify the role of effects of these types of investments when evaluating institutions for compliance with CRA and that evaluation should be clarified in the Act.

49. Mary Rojeski  
Santa Monica, CA 90405

CARE!!

50. Patricia Hinneburg  
Carnation, WA 98014

Climate change impacts all and therefore all communities need help; not a selective few or you just planned a failure! Do the right thing and protect ALL our communities.

51. Christine Thomas-Melly  
Santa Rosa, CA 95401

Climate change impacts disadvantaged people and poor communities more than others, but we are all affected. Please strengthen the Community Reinvestment Act to address this issue.

52. Joan Bordeau  
, - 33542

Climate change is a threat to us ALL!  
BUT THESE COMMUNITIES R AT A  
GREATER RISK! THIS HAS TO  
CHANGE! NOW!!!

53. Timothy Whitcombe  
Henrico, VA 23228

Climate Change is a very serious problem. Almost every atmospheric scientist in the world says it is caused by CO2 emissions and methane emissions. Climate Change is causing severe storms and global warming and sea level rise. Already, sea level rise is causing flooding at the Norfolk Naval Base and in the city of Norfolk here in Virginia. It is also causing flooding in other parts of Hampton Roads here in Virginia.

Thank you for your consideration.

54. Susan Anderson  
Valrico, FL 33594

Climate change is affecting all of us weather we contribute to pollution or not. Save the earth.

55. Sharon Sprouse  
Poway, CA 92064

Climate change is already causing heat waves throughout Europe and in the americas, both North and South. There are record numbers of fires in many countries. You use act now before it is too late to save our planet!!

56. Steven Hayashi  
Los Gatos, CA 95032

Climate Change is an existential problem that must be addressed. The low income communities need help to address the issue.

57. Jordan Schuman  
Toledo, OH 43614

Climate change is an issue that affects all of us, but some feel the effects more than others. It is vital that we mitigate the effects we have had on the planet, not just for its own sake, but also to protect our vulnerable communities. It is completely unfair that those most at risk and who contribute least to climate change should have to deal with the strongest effects.

58. Eric Troyer  
Fairbanks, AK 99709

Climate change is caused mainly by those with means, like me. I am changing my ways, but climate change is still coming. We need to do more to help low-income communities fight the damages from climate change.

59. Mary Lou Zeis  
Hamburg, NY 14075

Climate change is critical and it starts in communities

60. Karen Campbell  
Epsom, NH 3234

Climate change is gradually destroying our world and greedy bank owners are becoming wealthy at the expense of the rest of us by financing fossil fuels. This has to stop.

61. Andrea Zemel  
Chagrin Falls, OH 44023  
andrea.zemel@siemens-healthineers.com

Climate change is hitting everyone.  
please support these communities

62. Janis Snead  
Parker, CO 80134

Climate change is killing people and our planet due to the use of fossil fuels. We need to correct this devastation by investing in clean energy like solar and



wind power. This cannot wait any longer.

63. Bruce Krawisz  
Marshfield, WI 54449

Climate change is likely to be the biggest health problem of this century.

64. Gerald Caldeira  
Sonoma, CA 95476

Climate change is real . Look at the news everyday. We must work now to provide solutions.

65. Laureen Elizabeth  
Kingston, WA 98346

Climate change is real and accelerating faster than expected! We need to protect all communities from its devastating effects, especially the underprivileged.

66. Scott Oppenheimer  
Arvada, CO 80007

Climate change is real and effecting communities NOW. The people who can least afford it, are being hit the hardest. We need to support those on the front lines that have little left to fight this onslaught. Please give your support to this bill.

67. David Arndt  
Baltimore, MD 21230

Climate change is real and here. We must use every lever we can to minimize the effects that we are going to see for generations.

68. William Carbley  
Largo, FL 33778

Climate Change is REAL. Get busy!!!!

69. Robert Grammer  
Upland, CA 91784

Climate change is requiring that all of us, including banks, re-think how we are doing things to ensure that we have a habitable world to live on. Please use this opportunity to also ensure it is a world more just and equitable to all.

70. Wade Johnson  
Minneapolis, MN 55407

Climate change is the genuine playing field we are all going to be on.

71. Karen Waters  
Springfield, IL 62707

Climate change is the most pressing issue we have to deal with in our current political and environmental world. Climate change impacts lower income communities more we need to do everything we can to stop burning fossil fuels.

72. Catherine Clement  
Lexington, KY 40502

Climate change will negatively impact even the richest Americans, but it is and will impact vulnerable communities the soonest and hardest. It is essential that we increase investment in communities of color and low and moderate income communities to mitigate and adapt to climate change. Every day of the week you can read a new story, or travel in your community, to see how vulnerable communities are suffering climate impacts. The investment in fossil fuels must stop, and the job creating investment in vulnerable communities must step up (investing in community solar is a great example).

73. Carol Barker  
Hilton Head Island, SC 29926

Climate changes that threaten any of us are a threat to all of us in time.

74. Charles Loubert  
Baltimore, MD 21230

Climate damage will not let up so you cannot let up investing in the Community Reinvestment Act. Stop supporting the fossil fuel industry that is the major cause of this environmental destruction.

75. Arthur Keller  
Palo Alto, CA 94303

Climate resilience for all!

76. Edward Costello  
Santa Monica, CA 90402

Climate resilience is key. Please update the CRA to emphasize it.

77. Natalie Dowd  
Nashville, TN 37203

Climate resilience is not going to be optional... get ahead of it! Quick!

78. Chris Osborne  
Raytown, MO 64133

Climate resilience updates to the CRA make sense and should assist at risk communities from corporate bad behavior.

79. Susan Demark  
New Paltz, NY 12561

Climate sense makes economic and financial sense. Please do not neglect these frontline communities.

80. Angie Cruz  
Fabens, TX 79838

Climate should be our main priority we cannot blind ourselves and turn the other way we all see what is happening to parts of the world we can't say that it won't happen to our community.

81. Barbara Miller  
Champaign, IL 61821

Climate warming is the most urgent threat to the continued existence of all life on earth. It affects or will affect us all. At the present time, during the past ten years the weather catastrophes caused by warming temps have begun to kill and severely target those living in marginal areas, and those people are most often the lower income, less privileged populations who have less control over their environment. This is the result of historical inequalities in opportunities and wealth, that should have been addressed long ago. If such had been addressed there would not be resistance on the part of more powerful and privileged groups to switching from fossil to renewable and safe energy sources. This is because all of us would be affected equally. I urge you to work to secure climate justice for all, and simultaneously, to do everything necessary to break the chains of deadly dependence on fossil fuel energy. Our world depends upon it, and upon you to do this work.

82. Tom Quinn  
Washington, DC 20015

Come on man!

83. robin aitro  
Cheshire, CT 6410

Commit to Community Reinvestment and protect frontline communities

84. Patricia Halderman  
Lincoln, NE 68506

Commit to protect front line communities.

85. Donna Corbin  
Tucson, AZ 85743

Communities all over this country are dealing with the effects of climate change. Low income communities are particularly impacted. I'm writing to urge federal regulators to update the Community Reinvestment Act.

86. Shelly Meyer  
Missoula, MT 59801

Communities are the bedrock of our country. Protect and reinvest in them!

87. Jean Avery  
Vancouver, WA 98683

Communities need urgent and equitable climate action.

88. Ken Sanford  
Escondido, CA 92029

Communities of color and low income do not have the same opportunities of services traditionally provided by banks and other financial organizations that have been provided to well healed communities. This situation must be corrected if the nations economy and all citizens are to realize anything near their potential. It is a glaring omission that must be addressed with positive results.

89. Joseph Illick  
San Francisco, CA 94110

Community is so central to human survival, and our government is in a position to fund this matter.

90. Anne Hepfer  
Seattle, WA 98101

Community reinvestment will create a strong tax base and stable population that we all need.

91. Derek Benedict  
Lynnwood, WA 98036

Congress (Manchin and McConnell) are blocking and delaying most aspects of Biden's "BBB Bill".

So I'm relying on you to support individual states' and cities' rights to improve ecological laws, but NOT reverse them unless Trump's Supreme Court rules otherwise.

92. Jerry Lindhorst  
Saint Louis, MO 63146

Consider if you and your family were living on the frontline of climate disasters. You would be suffering more because low-income families are pushed by banks and realtors into areas that are impacted more by climate change. Big banks are also supporting the climate changing fossil fuel companies.

93. Marcella Varnado  
Canoga Park, CA 91304

CRA will elevate communities and lessen the climate racial inequality. Do what's right! Thank you!

94. Nancy Bennett  
Chicago, IL 60613

Dealing with the climate reality is our most important issue and we are at the crisis stage. We must respond dramatically and fully.

95. Sherry Dinner  
Beachwood, OH 44122

Dear Regulators: The recent Supreme Court ruling on the EPA, and the financial influence of large corporations and large banks on carbon output are making it more and more difficult to prevent various environmental disasters. These disasters are occurring even BEFORE the 1.5 C. degree increase in Earth's temperature (considered to be the point-of-no-return for the worst climate impacts) has been reached.

96. Richard Tully  
Redlands, CA 92374

Disparity in income and domicile needs  
review of Community Reinvestment.

97. Gloria Kemper-O'Neil  
Louisville, KY 40205

Do it NOW!!!

98. Roxane Blake  
Perkinsville, VT 5151

Do NOT delay ...act now to address  
climate issues locally.

99. rob kaminski  
pine beach, NJ 8741

do the right thing

100. Dr Christine Meisenheimer  
Kingman, AZ 86401

Do the right thing ... invest in America:-)  
stay well and peace to you and yours:-)

101. Ann Duck  
Wilmette, IL 60091

Do the right thing for the People. Get  
beyond your lust for greed and power.

102. Ellen Koivisto  
San Francisco, CA 94122

Don't let the poorest and most  
disenfranchised pay for the greed of the  
few.

103. Marcel Liberge  
Grants Pass, OR 97527

DUH!!!

104. Sue DeVall  
Castle Valley, UT 84532

Earth is our only home. Protect it!

105. Michael Hunkins  
Tallahassee, FL 32304

Earth won't die. But humans are dieing  
and our extinction is in our hands.

106. Denise Payne  
Richmond, VA 23224

Equity for all

107. Mark Nolan  
Albuquerque 1990s, NM 87110

Every American deserves equal  
protection under the law from climate  
change.

108. Melissa Johnson  
Crowley, TX 76036

Every human deserves equal rights,  
regardless of their wealth. Protect  
frontline communities and communities  
of color by upholding and strengthening  
the Community Reinvestment Act.

109. Larry Barker  
Buckingham, VA 23921

Every moment we delay costs future  
generations multi-fold..Please act now!

110. Linda Unger  
Danville, PA 17821

Every year we see more and more  
destruction from violent storms resulting  
from climate change. The 1978  
Community Reinvestment Act aimed to  
help communities suffering the worst  
effects, but more needs to be done. The  
large banks that fund the obsolete and  
climate destroying fossil fuel industry  
must be held accountable for their poor  
choices in lending to these irresponsible  
businesses. The vulnerable  
communities are not being protected  
enough through the CRA. Please  
update this landmark bill and help those

underserved, frontline communities who were originally meant to be served, before redlining and racism interfered. Thank you.

111. Robert Marcum  
Springfield, OH 45504

Everyone affected of course benefits from help in natural emergencies, but these communities are hit disproportionately and need more. Please update this legislation!

112. Arne Johanson  
Jackson, WY 83001

Everyone must have clean air and water! Now we must also provide clean energy so people can withstand climate change and the utility disruptions that comes with it.

113. Frances Urban  
Lexington, MA 2421

Everyone needs protection from climate change. Everyone!

114. Caroline Newman  
Tualatin, OR 97062

Everyone should be given respect and equal rights. Monopoly's should not be allowed.

115. Grace Wong  
Miramar, FL 33023

Everything should be done to bring all communities together.

116. Lowell Sasser  
Fort Pierce, FL 34981

Everything we lose to climate change compounds climate degradation!

117. Michael Distelrath  
Port Huron, MI 48060

Far too often minority families and communities are the victims of unfair financial practices by banks and other lending institutions. It is time to take action to correct this issue. There are repeated news stories about climate related disasters disproportionately affecting the impoverished. Please take action to improve their lives.

118. Howard Iwahashi  
West Caldwell, NJ 7006

Fight this blatant, but subtle discrimination.

119. Kathleen Smith  
San Jose, CA 95112

Financial regulators implementing the CRA must use the full authority of the law to protect vulnerable communities, hold banks accountable for their harmful actions, and ensure that no community gets left behind.

120. Sharon Furlong  
Feasterville Trevose, PA 19053

Financiers have to be held accountable to the world, and in particular, to disadvantaged people all over the world who have had to endure the worst of their rape and pillage philosophy. We are all tired of pandering to corporate and financial world whores, but disenfranchised people die from their behavior.

121. Dennis Fox  
Bensalem, PA 19020

For future generations

122. Samuel McIntyre  
Fairfield, CT 6824

For God's sake do SOMETHING about climate change before it's too late!

123. William Fisher

South Salt Lake, UT 84115

Frontline communities deserve protection from the worst effects of climate change!

124. Sharron Sell  
Peoria, AZ 85345

Frontline Communities are struggling to deal with climate change. Big banks need to be accountable for investing in fossil fuels. Please strengthen the Community Reinvestment Act!

125. Janet Muir  
Marcellus, NY 13108

Frontline communities are usually poor communities built on undesirable land subject to extreme weather events. Banks financed the developers and they finance the corporations that build their polluting businesses next to these communities. Banks are essentially culpable for the harm done and need to apply humane standards when approving loan applications by these entities.

126. Melissa Buhler  
Saint Petersburg, FL 33705

Frontline communities face the brunt of climate-change extreme events due to their placements, in Florida's case, usually, nearest to some body of water. Flooding destruction is possible, and banks must follow updated regulations and uphold their investments in properties there as the CRA has directed. It has been the responsibility of Congress to set this law in motion, but now banks that serve the frontline communities must do their job of investing in them and supporting their investments.

127. Elizabeth Watson  
Hilton Head Island, SC 29926

Frontline communities should not bear the brunt of bad decisions made by banks.

128. Joseph Aguado  
Atlanta, GA 30315

Fuck the banks and corporations. Protect the environment. The earth. Or get lost.

129. Lecil McGlocklin  
Bluff City, TN 37618

Fund CRA

130. Charlotte Pusey  
Earlysville, VA 22936

Global climate change is our most urgent enemy Lets fight it now.

131. Stanly Steinberg  
Albuquerque, NM 87110

global warming is going to get all of us.

132. Sheryl Sparling  
Lynden, WA 98264

Globally and in the U.S. communities who contribute the least to climate change are and will suffer the most from its effects. There must be justice in our response to this crisis.

133. Gloria Watts  
Lansing, MI 48910

God created this earth. Man has no right to use their greed to destroy it. We need clean water, climate, etc. It is common and caring sense for the earth and our families.

134. Jean Chagnon  
New York, NY 10001

Great urgency

135. Tara Spires

Broomfield, CO 80020

Help

136. Colleen Cabot  
San Jose, CA 95132

help frontline communities deal with the ravages of the climate crisis and updating the Community Reinvestment Act to to this

137. William Murrell  
Columbus, OH 43219

Help low income families restore their homes and their properties, From climate change.  
Thank you

138. Leith Hopkins  
La Jolla, CA 92092

Help our Communities, who are you, who are us, we are in this together...

139. Kerry McCarthy  
Chico, CA 95926

Help the Communities that need the most help.

140. Barbara Mathes  
Rio Rico, AZ 85648

help the environment and animals

141. Lynn Jamison  
Louisville, KY 40219

Here in my town we witness unfairness in the ability of sectors of the citizens to protect property and lives due to the language of these regulations. Change is indicated.

142. Debra Mrazek  
Summerville, SC 29485

Hold banks accountable for funding Climate so communities can be safe from being destroyed.

143. Timothy Stebler  
Stillwater, OK 74074

Hold banks responsible for the funds they've loned the fossil fuel industry.

144. Patricia Rowell  
Alexandria, VA 22308

Homelessness is one of the most expensive outcomes of failure to help people stay in their homes.

145. Ann Miller  
Duluth, MN 55812

How sad is it that we have gone from preventing climate change to mitigating its worst effects. A little late to the party.

146. Art Hanson  
Lansing, MI 48917

However, you MUST do MUCH more. We MUST keep ALL climate-changing fossil fuels IN THE GROUND! We MUST achieve 100% clean, renewable energy by 2030.

147. Keith Hammond  
Santa Rosa, CA 95401

I agree with the Sierra Club -- climate change disproportionately affects neighborhoods of color and the nation's financial system needs to fix it.

148. Pamela Webster  
Ridgefield, WA 98642

I am 68 and white, a retired therapist. When I was selling my mother's house in the Bay Area last summer I reconnected with a black family I used to babysit for as a teenager. They lived in the court above us and were the only black family in the neighborhood and in

our elementary school. I learned from the mom recently that she and her husband had been prevented from buying their house, so a white friend bought the house using the black family's money--and then sold it to them for \$5.

For over fifty years, it never occurred to me that this black family had to go to such extremes to buy a house in my childhood neighborhood. No one should ever have to go through this demeaning process again.

149. Lydia McCloskey  
Hayward, CA 94541

I am 76 years old. Significant action to protect the climate is required for my children and grandchildren. Top priority for governments, here and around the world.

150. Randall Wayne  
Eugene, OR 97403

I am a business owner living in Oregon, where we are already experiencing destructive effects of fossil-fuel driven climate change.

151. Katie Stabb  
Oak Park, IL 60304

I am a young person and climate change is of the utmost importance to me. The choices those in power make now will determine whether or not my generation will inherit a healthy, livable planet. The proposed updates to the CRA have made me hopeful that America will make the shift towards sustainability that we so desperately need. This transition must center equitable community investment, especially in historically disadvantaged areas. It must also include disinvestment from destructive climate projects that many banks have funded for so long. If my and future generations are to avoid the damage done by 1.5

degrees Celsius of warming, emissions must peak by 2025, according to the recent IPCC report. We don't have any time to spare continuing to finance polluting projects. Banks that do need to be held accountable. Please make bold updates to the CRA focusing on equity and sustainability, to advance environmental justice and ensure a healthy planet for the younger generation.

152. M. A. Ryan  
Carmel, IN 46033

I am asking you to update the Community Reinvestment Act to help protect frontline communities by investing in climate resilience. We must hold big banks accountable for climate change!

153. John Hudspeth  
Huntersville, NC 28078

I am deeply concerned about negative impacts of the fossil fuel industry on vulnerable communities, indigenous lands and their efforts to continue "business as usual" in face of the existential threat of global warming.

154. Eva Lorini  
Austin, TX 78745

I am deeply concerned and troubled at what is happening to our planet and the lack of strong action needed to protect it for us and future generations. Please step it up and strengthen these proposals.

155. Cynthia Kimball  
Sparks, NV 89436

I am fortunate that I have a pension and can afford to run my A/C during periods of record heat. I don't know how those without air conditioning systems are able to cope, especially the elderly.



156. Cate White  
Manteca, CA 95336

I am particularly concerned about water quality issues and water projects in my area, California's San Joaquin Delta. We need to ensure water is distributed equitably, including a fair balance between agriculture and our areas residents. We also need to strengthen ourselves for flood and drought. Smaller community projects may be more important than large scale water transferring projects.

157. Lucy Clark  
Bakersfield, CA 93308

I am writing as a resident of Kern County, CA, where a huge amount of CA's oil is produced. All of the residents of the San Joaquin Valley portion of Kern Co. are immersed in terrible quality air many weeks of the year. Our county is full of small towns which are inhabited by poor farmworkers, who are affected twice: Once in their work outdoors, and again in their neighborhoods. As a person who has developed chronic bronchitis over the years, I am writing to ask you to prevent banks from supporting oil businesses.

158. Marie Smith  
North Canton, OH 44720

I believe that enhancing the lives of those less fortunate than we also enhances our lives.

159. Esther Flicek  
Lombard, IL 60148

I don't understand why everyone isn't on the same page about climate change. Every storm or natural disaster is historic! St. Louis is under water. That's never happened. It's historic! What is the federal government doing? Are you waiting for more evidence, information, what? Do we accept this

lack of urgency? Do we expect future generations to survive? The smallest efforts have a huge impact. Update the Community Reinvestment Act. Protect frontline communities.

160. J. Wackowski  
Nashville, IN 47448

I echo the statements from the Sierra Club.  
The community Reinvestment Act needs to be strengthened to hold banks accountable. Not just in words? in strict enforced rules!

161. Linda Knudson  
Portland, OR 97224

I have lived in vulnerable communities. They are populated with many people who are poor or marginally making a living. Neither of these categories have political power in the USA. These same people suffer from ailments that do not populate other more wealthy communities, like rampant asthma or lung diseases. They often don't have access to healthy foods close to home, another reason they don't prosper. They are entitled to better air and resources. Impoverished people are just as precious as anyone else. Their lives matter.  
If you can do anything to help these communities to thrive, you should do it. There are people in that group who could enrich our society if they had better odds of being successful. Give them back their right to breathe clean air. Do what you can to further care of our planet Earth. It is your duty.

162. Carl Hujet  
Green Bay, WI 54304

I hope you have been paying attention to the news so far this year. If you have, you have seen communities across the US hit disasters - fire , rain,

heat waves. They need help or they will be overwhelmed.

Soon our coastal communities will be under assault by sea levels rising, Some like Miami, FL already are. Please take action now.

163. Susan Morrison  
Austin, TX 78757  
susan\_morrison@lawyer.com

I joined a credit union because of the racist conduct perpetuated by American bankers. If you hope to ever reclaim me as a customer, (yes, Wells Fargo I'm talking to you) banks better support this effort with religious zeal. Americans are tired of bailing out banks for their stupidity.

164. Cat Ransom  
Cottonwood, AZ 86326

I listened to a story about rising storm surge due to climate change on NPR today. Low-income communities will suffer the most; nothing new there. What can be new is that we anticipate the problem before it leaves families homeless. We need to update the CRA to help protect against devastation.

165. Jo Kerner  
Moraga, CA 94556

I live in a condominium community in California in a wildcard interface area ( we are surrounded by dry grasses, brush and trees). Most of my neighbors are seniors. We now spend more than 4 times what we spent four years ago to clear a safe space around our homes. Our HOA dues have had to increase so much that many of us can no longer afford to live here and could add to the already huge homeless population in the bay area.

166. Faith Delaney  
Haverhill, MA 1830

I live in a front line community where various low income workers are vital to the local manufacturing in human services economy. This redlining has to stop impacting our vulnerable communities

167. Thomas Ventre  
Baltimore, MD 21212

I live in Baltimore City, where I teach many middle-schoolers from low-income or otherwise marginalized neighborhoods. The communities in which these kids live have experienced decades of disinvestment, including by banks large and small. Such disinvestment makes resiliency in the face of carbon pollution even more difficult these communities; regulations put in place by the Community Reinvestment Act are a strong vehicle through which we can create increased resiliency. Let's strengthen and update these rules.

168. Valerie Gray  
St. Gabriel, LA 70776

I live in Louisiana and used to do work throughout 9 parishes, along back country roads, bayous and inner city low income areas. I personally saw the impact many projects, plants, and highways had on the environment and people in these types of areas. I believe stronger efforts need to be made to reinvest in these communities to offset environmental damage and that banks should be held accountable for financing projects that significantly harm the environment and/or harm the people and wildlife who live in these areas.

169. Shelby Reeder  
Twin Peaks, CA 92391

I live in the San Bernardino/Riverside California area and see firsthand the effects of pollution on these vulnerable communities.

170. Rik Farrow  
Sedona, AZ 86336  
rik@rikfarrow.com

I see too much being done to help those already well-off, and not enough for those who really need the help. The CRA seems like a way to enforce action that may help those most in need, while not harming others. Actually, supporting home owners of any stripe helps all by preventing insured losses, and can help the environment if a bank loan is used to insulate, replace old windows, or install a heat pump.

171. Dottie Bell  
Franklinton, NC 27525

I strongly urge you to do your part to help investments in community climate resilience. Federal Regulators need to update the Community Reinvestment Act NOW.

172. David Harrison  
Salem, OR 97302

I support this important update to the Community Reinvestment Act.

173. Kelly Doolittle  
Locke, NY 13092

I think updating the Community Reinvestment Act is a vitally important portion of our response to climate change in this country!

174. Winifred Shaw Hope  
Chesterbrook, PA 19087

I trust you will make thoughtful and equitable decisions in your important work.

175. Rosie Miller  
Oldenburg, IN 47036

I urge you to invest in climate resilience and serve all communities without

redlining districts in low income communities and address environmental racism. Please prioritize investments in these communities.

176. David and Ingrid Cook  
Joseph, OR 97846

I urge you to update the Community Reinvestment Act to invest in community climate resilience. This is an important opportunity for regulators to ensure more investment goes into community climate resilience, especially for low-income communities and communities of color,

177. Louise Pillai  
Copake, NY 12516

I would like to see banks encouraged and incentivized to invest in clean, renewable, nontoxic energy, and DIScouraged from financing any aspect of the continuation of fossil fuels. Banks must be held accountable for their investments in worsening climate outcomes - they will not do this by themselves, for themselves. This is one of the most important roles of government, to ensure the regulation of profit-driven entities for the protection of the citizenry.

178. Jeffrey Courter  
Forest Hills, NY 11375

I write this as a concerned Christian minister.

179. Jana Birch  
Cardiff By The Sea, CA 92007

I'm fortunate to live in a relatively affluent community, but many are not and we must do all we can to protect all communities. As I see my children trying to establish homes of their own this becomes especially relevant because I want them to be able to afford to live in a safe and healthy community.

180. K C Curry  
Temple, TX 76501

If all politics are local, this would do the most for each community.

181. Debbie Perlmutter  
Toledo, OH 43617

If frontline communities are strengthened in their ability to protect themselves from the worst impacts of climate change, the rest of us will gain some protection as well. We must help all parts of our communities if these actions are to truly be successful in fighting climate change. Trees need to be planted, renewable resources need to be used more and fossil fuels less. Also, we need to add to the trees in neighborhoods and forested areas overall. We need to make public transportation in cities a priority, too. These things will help all parts of our communities. Finally, businesses must do their share to clean up after themselves and to stop using practices that threaten the safety of all of us on the Earth. Big banks can do their share by refusing to fund the climate chaos that big businesses have been causing with no real concern for what will happen to future generations.

182. Marie Laporte  
Reisterstown, MD 21136

If our country isn't going to make meaningful changes to limit global warming, we need to find ways to mitigate the damage. We have significant populations residing in coastal areas that are going to be impacted. We need policies to help people move out of harm's way.

183. Jan Hughes  
Reading, PA 19601

If we don't immediately do something now we all die if animals die we die if plants/trees die we die because trees help with breathing healthy air in the world by preventing toxic carbon monoxide pollution spread over the planet!

Signed,  
Jan Hughes  
No Titles

184. Janice Phelps  
Villanueva, NM 87583

If you don't think climate change is already here, you're not paying attention: out of control fires, back to back 1,000 year flooding, massive extinctions, temperatures soaring across the globe, drought, etc. if you're not going to be part of the solution, get out!

185. Abigail O'Neill  
Durham, NC 27707

If you don't protect these communities, who will?

186. Edward Thornton  
Swarthmore, PA 19081  
ert@sas.upenn.edu  
Ignoring climate change is a case of property vs. people. To deniers, property is foremost. So they ignore climate change in the belief that taking any action will badly hurt their profits and the value of their energy stock shares. They then pay lobbyists and advertise to sucker the rest of the people into believing that any action would be based on false scientific research designed by scheming scientists. Those who know the consequences of ignoring the need for action are concerned about the inevitable dangers to millions of people. They want to take immediate action because they believe the overwhelming scientific research that demonstrates the disasters to come if we don't take action now. The deniers figure that the

loss of a few thousand lives in climatic event after climatic event is just part of the cost of doing business. After all, they can't own people any more, so dead people don't count as a property loss to those for whom profit is the only criterion of success.

187. Laura Bernstein  
Alameda, CA 94501

I'm a grandmother who believes we must do everything possible (including the "impossible") to address the climate catastrophe that is upon Planet Earth. The CRA is part of that "everything." Getting the big banks to change course and reduce their contribution to climate change is an essential piece of the package. Financing fossil fuels is financing disaster.

188. Leah Redwood  
Berkeley, CA 94703

I'm a mother asking you to protect all our children from the oil industry and its funders, which are creating a toxic environment particularly in frontline and BIPOC communities.

189. Robert Patterson  
Carson City, NV 89701

I'm low income so this matters to me a lot.

190. Lynnette Saunders  
Huntingdon Valley, PA 19006

I'm lucky. As my area broils under record heat, I can afford air conditioning and I'm in the process of adding solar panels to my house. Every American should have these same opportunities, especially as climate change progresses even faster than predicted. Banks should not be able to fuel the destabilization of global climate by funding fossil fuel projects. Instead they

should be funding renewable energy projects.

Banks should also be required to help undo the heinous history of redlining and denying the opportunity to build equity and personal wealth.

191. Marilyn Conrad  
Worcester, MA 1607

Imperative this is accomplished!

192. Rhonda TwoEagle  
PORCUPINE, SD 57772

In light of all the major climate impacts to our people with floods, tornadoes, and increasing heat across our Country. All of our Leaders across the United States need to see the reality of our immediate need to address the climate issues and work toward the betterment and survival of people as a whole . Please remember that all American People do not have the same resources that is supposed to be available for the low income and underpaid employees when they seek financial assistance. The Community Reinvestment Act needs to be reviewed and strengthened for all of our American people who apply for such assistance. I was brought up by my parents and grandparents to work toward the betterment of our people, so our leadership and decision makers need to re-evaluate our needs as Americans, and not to judge by race or color and to look at the bigger picture which is made up of all of our Communities. Major changes have happened and more deaths may occur if nothing is done by our decision.

193. Helen Findley  
Madison, WI 53705

In order to protect the all the residents of our planet from the effects of climate change, especially low income communities and communities of color, the Community Reinvestment Act must

be updated, made stronger and put into action.

194. Marian Reisman  
Scottsdale, AZ 85254

In the face of the multiple climate disasters we are seeing around the country we must strengthen the CRA.

195. Kevin Richards  
Eureka, CA 95503

In the wake of climate chaos we must go after the funders of these terrible climactic disasters which are all too prevalent now all over this one earth...our only home. We must hold the funding banks and corporations which horrifically still dance to the tempo of the obscene funding agents holding on to their connection to the fossil fuel companies and those who pay for business as usual!

196. Donelle Sawyer  
Vienna, VA 22180  
donelle@donelle.com  
In this climate, we can't afford to wait until hindsight is 20/20. We must act now. In fact, we should have acted 20 years ago.

197. David Peterson  
San Jose, CA 95112

insulate house/apts with "Reflective Insulation" - floor, walls, roof.....this will make a serious cut into electricity for cooling or heating.

198. steven nasta  
New City, NY 10956

INVEST AND PROTECT FRONT LINE COMMUNITIES

199. Richard Barshow  
San Jose, CA 95128

Invest in communities in need. Not everyone can afford to upgrade their properties.

200. Nancy Earle  
Bangor, ME 4401

Invest in communities to make them strong. Destruction of low-income communities is inhumane and brutal. Change your practices now.

201. john pasqua  
Escondido, CA 92025

Invest in our community

202. Michael Carter  
Annandale, VA 22003

Investing in existing communities now is the right thing to do, especially as the climate changes. Think upgrade.

203. Seth Pullen  
Wayne, NJ 7470

Investing in local communities should be a cornerstone of American investment.

204. Michael Marek  
Phoenix, AZ 85044

Investment starts small.

205. Frederick White  
Piscataway, NJ 8854

Investments in fossil fuel extraction amounts to suicide. Let's stop it.

206. Emily Herbert  
Portland, OR 97232

Investments in fossil fuels are driving the destruction. Banks must be held accountable.

207. Iris Carman  
Wilkesboro, NC 28697

Investments to aid historically vulnerable and disenfranchised communities in becoming more resilient in the face of climate change is a benefit for all.

208. Carolyn Riddle  
Austin, TX 78758

Isn't time to provide opportunities to everyone equally? Or is America simply a land of empty egalitarian platitudes?

209. Donna Bening  
Plano, TX 75075

It can be shaming to admit you treat one of your children better than another. We can find ways to correct that. Please strengthen the federal Community Reinvestment Act to better protect communities at risk from climate change or past decisions that were harmful or neglecting. Banks should do their part -- that's where the money is.

210. Elliot Bronwein  
Newhall, CA 91321

It is absolutely necessary that the Reinvestment Act be updated to better protect frontline communities from the destructive impact of Climate Change.

211. Ardis Cox  
Austin, TX 78731

It is clear that our planet is under incredible stress as are we who live here. Some of us are already enduring life changing, even life- ending changes. We need to act now to update our laws and policies to deal with this ongoing threat. Time is if the essence.

212. J Leimert  
Fremont, CA 94539

It is critical that the Community Reinvestment Act be strengthened to protect vulnerable communities. You

hold the power to make the changes necessary and the time is now!

213. Janet Parkins  
Oakland, CA 94611

It is critical that we plan and fund community climate resiliency now. We do not have time to wait.

214. Rose Allen  
Portland, OR 97212  
rose@roseallenqigong.com  
It is critical that we start to take more action - both the people in charge and the people themselves.  
Thank you for your attention to this important step.

215. Sherry Vatter  
Los Angeles, CA 90034

It is essential to provide assistance locally where those in need can best access it.

216. Marvis Phillips  
San Francisco, CA 94102

It is extremely important that you know from the individual community how to best rebuild and invest in that community, this ? Community Reinvestment Act? will bring all the players from around the country to the same table to show why this is vital to maintaining our neighborhoods and their communities!

217. Barbara Winner  
Arnold, MD 21012

It is far past time to update CRA, the Communities Reinvestment Act. Banks over the past 44 years continued to invest in fossil fuels rather than the development of clean energy. Many communities of color live close to these air, water, and soil polluting industries, putting these individuals at greater risk of damage spurred by climate change.

218. Nancy Smith  
Chagrin Falls, OH 44023

It is incumbent upon those of us who have contributed to human-caused climate change to try to protect frontline communities that are being impacted even though they are not as responsible. I urge you to carry forward the updates to the Community Reinvestment Act.

219. Diane Arbour  
Hickory, NC 28601

It is not communities of color who created this global climate crisis yet you will not help them when they suffer from the results. So you continue to kick people when they are down and support those who need it less. This is a major problem!!

220. Lisa Hecht  
Boise, ID 83716

It is not only fair and the duty of government to protect its citizens, but it is also the financially prudent thing to do to protect our financial stability and environment.

221. Cheryl Downey  
Deland, FL 32724

It is past time to get serious about the environment. Please take climate change seriously and have the courage to stand up for us all!!!

222. Skye Barkschat  
Asheville, NC 28804

It is ridiculous that this government chooses to LIMIT access to medications & then complains about being LAST in the list of WHO's healthy countries!

223. Bryan Wyberg  
Roseville, MN 55113

It is time that we as a nation start to truly respect the communities among us that bear the worst effects of our destructive practices worsening the climate crisis. The actions of financial institutions are the most important driver of the problem, therefore it can also be the driver of change for the better. I ask that the Community Investment Act be updated and enforced to ensure that no more harm is done to the environment and the hardest impacted communities.

224. Shawn Blaisdell  
Albuquerque, - 87106

It is time to do the right thing. In a country this wealthy with such power, how can we continue to let poverty and despair increase?

225. Herbert Reed  
Tavares, FL 32778

IT IS TIME TO STOP MAKING THE POOR PAY FOR GREEDY LIFESTYLES!

226. David Weiner  
Brooklyn, NY 11229

It is time to think of our environment, as our planet is running out of time

227. Sydney Pitcher  
Lemon Grove, CA 91945

It is very disturbing that low income communities and communities of color have been way more affected by the consequences of climate change than higher income communities and white counterparts. For example, communities of color are way more likely to be stuck in areas with immense toxic air pollution as well as being at a higher risk of experiencing dangerous flooding. Here are some ways you can help. Invest in low income and communities of color by



helping them implement green spaces, plant trees, get dirty fossil fuel operations away from where they live, fix water infrastructure to reduce pollution, including lead pipes and help fund recovery relief after they experience extreme weather events such as floods, wildfires and complications from heat. Putting in rain gardens and implementing rain harvesting systems can help reduce flooding, pollution, emissions and save water.

228. Thomas Monroe  
Pompano Beach, FL 33064

IT MATTERS!!!

229. Robert Baxter  
Norfolk, VA 23504

It's a fairness opportunity for those who are vulnerable.

230. Zaine Baird  
Boise, ID 83706

It's a shame that 50 years after the passage of the Community Reinvestment Act was passed, banks are still using redline and other tactics to discriminate against non-Whites. Please strengthen the Act and hold banks and other similar institutions accountable. Ending racism and implementing antiracism regulations and policies as well as holding offenders accountable is the way forward to improve our communities.

231. Walter Vos  
Eugene, OR 97401

It's in the realm of criminality for corporations and politicians that deny humans caused climate change!

232. Jan Garrett  
BowlingGreen, KY 42104

It's not fair that the same demographics suffer the worst from repeated climate generated disasters. Thanks for your efforts making government policy more just.

233. James Benton  
Placerville, CA 95667  
james@goldenideas.net  
It's our duty to take care of this ? planet Earth and people who don't care about it need to leave.

234. Sid Kollars  
New Braunfels, TX 78133

It's time to act because we only have one Mother Earth! Thank you!

235. Jane Bartosz  
Salem, OR 97306

It's time to invest in ALL communities to help them be resilient and healthy.

236. Steve Towers  
Worcester, MA 1603

It's time we worked on bringing equality into every arena of black Americans lives! America is supposed to be about always improving, getting better, providing more equality for minority groups in America! Let's continue to do the right thing!

237. Neal Ryder  
Rangeley, ME 4970

It's time to update!

238. Nancy Koran  
Bethesda, MD 20814

It's all hands on deck for strengthening our communities against the destructive impacts of climate change. Because of years of inaction at the federal level, we need to do everything all at once. And here is a clear cut way to get some impact.

239. Diana Bastian  
Liberty, PA 16930

It's extremely important to me as a taxpayer that we invest in vulnerable communities to protect all of us from the damaging effects of climate change.

240. Francine Shannon  
Southbury, CT 6488

It's important to invest in the people , the environment....our communities

241. Cynthia Roth  
Lancaster, CA 93535

It's past the time to make banks accountable for their actions that are harmful to poor communities and the environment. They must be held responsible and it is imperative to update the CRA now!

242. Edith Simpson  
Asheville, NC 28805

It's the job of the federal government to protect citizens, not to increase corporate profits from fossil fuels that endanger our environment.

243. Diane LeDuc  
Harwich, MA 2645

It's the smart thing to do.

244. Lorraine Brabham  
Hoboken, NJ 7030

It's time to live up to the Community Reinvestment Act of 1978 and force banks to own their greed and lack of humanity towards lower income/black and brown communities. Facing the fact that banks have funded fossil fuel companies and the disastrous onset of climate change these front line communities deserve all the protection they can get. The CRA exists;

strengthen it and make it count for our neighbors!!

245. Jan Hansen  
San Diego, CA 92122

It's time to right this long-standing wrong!

246. Kat Gelles  
San Francisco, CA 94116

It's time to take action and stop procrastinating - our children's lives are at stake.

247. William Spadel  
Woodbury Heights, NJ 8097

It's too late to wait!

248. Clara Cleve  
Edmonds, WA 98020

Just tree canopy?s can lower temperatures in lower income communities. We need to act now! Strengthen the Community Reinvestment Act. Clara Cleve

249. Nicolette Moore  
, - 92620

Kin

250. Ronnie Endre  
Phillips, WI 54555

KNOCK OFF YOUR HAARP WEATHER MODIFICATION, YOU'RE DIGGIN EARTHS BURIAL HOLE, KILLIN THE BUTTERFLIES, MAKIN IT HARD FOR AMERICANS TO BREATHE, CAUSIN WORLDWIDE DISASTERS, AND THROWIN CLIMATE CHANGE IN OVERDRIVE! SHAME, SHAME, SHAME ON OUR GOVERNMENT! YOU ARE NOT GOD AND MUST NOT MESS WITH MOTHER NATURE-YOU ARE KILLIN ALL LIVIN CREATURES, GREAT AND

SMALL, PEOPLE, CHILDREN, AND  
YOU DON'T HAVE A RIGHT! WE  
HIRED YOU AND NOW YOU ARE  
FIRED! YOU'VE PUSHED US IN A  
CORNER AS FAR AS WE CAN GO,  
CAUSE WATCH OUT, WE ARE GOING  
TO TAKE MATTERS INTO OUR OWN  
HANDS AND BAN YOU FROM  
HARMING EVERY LIVING THING ON  
THIS PLANET! BACK OFF! I LIVE IN  
THE MOST REMOTE PART OF A  
NATIONAL FOREST AND CAN'T EVEN  
OPEN MY WINDOWS IN SUMMER  
BETWEEN HAARP AND THE PLASTIC  
FACTORIES FILLIN THE FOREST  
WITH HIGHLY TOXIC FUMES AS SO  
NO ONE CAN BREATHE:(

251. Patricia Gallup  
, - 44094

Let?s be our best selves

252. Paul and Katherine Malchiodi  
San Diego, CA 92110

Let?s concentrate on things that do not  
end up destroying our planet.

253. Lane Stewart  
Grand Rapids, MI 49546

Let's do this right this time. Let's protect  
our communities of color. A law was  
passed in 1978 - isn't it about time we  
actually enforced it?!

254. J. Cuci  
Orland Park, IL 60467

LET'S STOP THE PSYCHOPATHIC  
TREATMENT OF FRONTLINE  
WORKERS!

255. JUDY OHS  
city Fort Collins, CO 80525

Like anything else, if the poorest and  
lowest are not included we are not  
succeeding

256. Kelly Cerione  
Hollywood, FL 33019

Listen to the people  
We care

257. Christine Brown  
Norfolk, VA 23509

Living in a city that is daily impacted by  
climate change and water level changes  
I support the Community Reinvestment  
Act whole heartedly.

258. Martha Cottle  
Chilmark, MA 2535

Living on an island, I am especially  
concerned about climate change &  
rising sea levels. Personally, I have  
signed on to multiple petitions to get  
banks & investment groups to stop  
supporting dirty energy. I hope that I can  
count on you to make them listen.

259. Carol Book  
York, PA 17406

Lose the middle/lower working classes,  
the  
millionaires/billionaires/corporations/polit  
icians lose all that green they've been  
worshiping for all these decades.

260. Harry Westlund  
Angel Fire, NM 87710

Low income and minority communities  
take the brunt of environmental  
calamities. Hopefully, the CRA will help  
mitigate this.

261. Kathryn Keenan  
Redmond, WA 98052

Low-income communities are the least  
equipped to deal with the effects of the  
rapid climate change we are all  
experiencing. They deserve to be first in  
line to be helped, as these communities  
have historically been impacted the

most by policies resulting in unhealthy air, water and soil where they live. You must change your investments to make these communities more resilient NOW.

262. Paul Tick  
Albany, NY 12206

make a difference now--you have the power to do something meaningful--use it while we still have time.

263. John Cavaliere  
West Warwick, RI 02893

Make it work

264. Theresa Acerro  
Chula Vista, CA 91911

Make sure you are protecting the most vulnerable communities to the maximum extent possible.

265. Jonathan Hancock  
Chicago, IL 60622

Make this right, compassionate and just investment please.

266. Gail Landy  
Gaithersburg, MD 20877

Minority communities are likely to be burdened by fossil fuel projects such as coal plants, incinerators, and chemical plants. Bank investments are needed to clean up these projects and provide financial backing for local businesses with low-interest loans to transform these communities.

267. Sherry Milburn  
Billings, MT 59105

Montana has seen its worst flooding this year as an effect of climate change. The communities effected by this flooding have significant need for funding to rebuild and reconstruct infrastructure which is long past needing

improvements. Please help to rebuild these communities and the infrastructure they so desperately need.

268. Lizbeth Giletto  
New York, NY 10036

More and more severe weather events are happening. It is low-income communities who suffer the most. Please help and protect them ! Update the Community Reinvestment Act NOW!

269. Olga Mandrussow  
San Francisco, CA 94114

My greatest concerns have to do with expanding the CRA to include, in LMI communities: solar, electrification/decarbonization, and water efficiency. Again, thank you for your work.

270. Nancy Munro  
Oak Ridge, TN 37830

My husband and I are very concerned about the disproportionate effects of climate change on the most vulnerable people and communities. Please do all you can to protect them?it helps everyone and our economy!!!

271. Robin Vosburg  
Bakersfield, CA 93308

My low income community is at risk. My county's tax base is dependent on fossil fuels industries in multiple ways. This can't go on. Please help us survive the necessary transition to renewable, nonpolluting energy. Please help us to survive the increasing heat waves & water shortages. This is why you were sent to Washington DC, to represent us and work for us, your constituents.

272. Alan Solomon  
Palm Desert, CA 92261

My name is Alan Solomon. I live in southern California. I completely agree with and strongly support the above statement/petition today and for many years and generations to come. Thank you for your time Today.  
Alan Solomon

273. Mary Pummer  
San Antonio, TX 78221

No discrimination based on anything!  
Protect all people in need!

274. Lisa Hammermei  
Granada Hills, CA 91344

No more redlining. Help poor communities.

275. Cheryl Barnds  
Takoma Park, MD 20912

No More Sacrifice Zones - time to make amends.

276. Mark Ritchey  
Bethlehem, PA 18015

NO ONE benefits from delaying or diluting action on climate change. We all live on Earth. Everyone must do their part! Help communities to do what needs done.

277. Glenn Gutsche  
Pittsboro, NC 27312

North Carolina needs community reinvestment!

278. Dianne Maughan  
Grand Lake Stream, ME 4668

Nothing is more important to me than adapting to climate change. Nothing.

279. Angelica Smith  
Ojai, CA 93023

Nothing matters if we don't have a planet. This should be everyone's number one priority. Thank you for your time and consideration on the matter.

280. Brian Russo  
North Haledon, NJ 7508

Nothing matters more than preserving the planet for our kids. We must do everything we can!

281. Dawn Casper  
Madison, WI 53705

Now more than ever my husband and I fear for our 2 daughter's future. We need to make sure we protect all communities with the Community Reinvestment Act. To insure peace and prosperity for all we must not neglect communities of color and /or families who have financial struggles. Our kids are counting on us to make the right choices today, so they even have a future tomorrow!!!

282. Carol Greenstreet  
Millbrook, NY 12545

Now more than ever underserved communities need support. They are on the frontlines of climate disasters and derangement and need our help.

283. Mary Scully  
Fresno, CA 93710

Now or never. Help save this planet.

284. Hazel Weiss  
Berkeley, CA 94708

One of the key elements of the update must be holding banks responsible for reducing their carbon footprint. These financial institutions benefit from their investments. It is fair and reasonable to ask them to do their part to improve climate resilience.

285. Allison Lemke  
Norman, OK 73072  
allison.k.lemke@ou.edu

Our children deserve a world that is equally as hospitable and beautiful as the world we grew up in.

286. Paula Palotay  
Marana, AZ 85653

Our communities are important to save. These people are citizens and deserving of a decent roof over their heads. Climate change has hit the most vulnerable. All should be equal in accessing appropriate financing. They need and equal "break".

287. Sophia Milone  
Pittsgrove, NJ 8318

Our communities depend on funding to effectively address climate change. Unlike wealthy areas that are offered more energy alternatives or are hosts of sustainable innovation, frontline communities are left to fend for themselves. In order to protect everyone from climate change, it's imperative that financial institutions and other funders are able and incentivized to fund projects in small/more vulnerable communities. Instead of funding fossil fuel projects and worsening the climate crisis, banks must be pushed to fund local, state, and regional efforts to mitigate and adapt to changing temperatures, weather patterns, natural disasters, and other symptoms.

288. Marie Uffelmann Burns  
Staatsburg, NY 12580

Our communities need more financial support to deal with climate devastation. Please help. Thanks!

289. Annalyn Earley  
Austin, TX 78728

Our earth, our flourished, the disabled..all need your help now.

290. Barbara Buck  
Apache Junction, AZ 85119

Our lives do not happen in D.C. We need funds to effect the changes necessary in our community.

291. Mary Anne Michelet  
Peoria, IL 61614

Our local South Side Community in Peoria, along with bordering communities have felt the biggest impact from local coal plants. The plants are closing in the years to come but their lingering effects will last way beyond the closings. Please make investing in renewable and clean energy as well as justice for these communities a priority. We are ALL helped by these investments.

292. Gerry Fitzgerald  
Sanibel, FL 33957

Over the past several years, we have seen increasingly frequent and severe extreme weather events caused by climate change wreak havoc on our communities.

293. Lyn Blackston  
Goodyear, AZ 85338

Pay close attention to our cry's. It's your problem also.

294. Connie Grundhofer  
Circle Pines, MN 55014

People are entitled to be treated the same.

295. Julia DeNiro  
Greensboro, NC 27407

People in marginalized communities need our help!

296. Licita Fernandez  
Sausalito, CA 94965

People matter!

297. Judith Bentley  
Oregon City, OR 97045

People of color bear the brunt of pollution and climate events. Equality should include awareness & action to correct this situation.

298. Rachel Miller  
Canandaigua, NY 14424

People of means will always be able to survive these catastrophic events, but as we're seeing RIGHT now in St. Louis, low-income folks are losing their ability to get to their jobs, may not have a place to live right now, or the safety net they need. Equity is needed NOW!!

299. Trula Thompson  
Gig Harbor, WA 98335

People, not 'products' should be a priority.

300. Kathryn Dorn  
Tempe, AZ 85284

People's lives are in your hands now. The more you strengthen the CRA, and the more clearly you specify that "community reinvestment" must include climate-change-minimizing and adaptation measures - such as discouraging banks from life-endangering investments in fossil-fuel extraction, transportation, and combustion projects, and funding lifesaving community-resilience projects such as rooftop and community-microgrid solar energy and energy storage installations - the more lives you can save, and the more equitable our country can become. Please act with all the swiftness and authority you legally

have to protect people from banks' deadly investments in climate-change-exacerbating activities, and to help America's most vulnerable communities guard themselves against climate change!

301. Theresa Ryan  
Healdsburg, CA 95448

Please update the community reinvestment act so that banks have to reinvest in low income communities. They must be held accountable for their investments in fossil fuels and other projects that destroy the air quality and water and cause wildfires and drought. One of the projects banks invest in is incinerator and gasification plants in poor communities and this releases toxic, carcinogenic and climate change pollutants into the air. These communities and other communities, even more fortunate ones, suffer from these investments. Stop the banks please from destroying all of us with their monopolistic power devoted to environment wrecking projects.

302. Nancy Preston  
New York, NY 10028

Please update the Community Reinvestment Act to help to help with climate resilience.

303. Anita Watkins  
Oakland, CA 94611

PLEASE - so many communities need help to combat climate change!

304. Ivy Mathieu  
La Place, LA 70069

Please act urgently and intentionally to center the everyday citizen and equity at the heart of this update. The people and planet is cannot afford the pendulum only swinging in favor of institutions and industries that serve the

1-5% of this nation---let it swing in the direction of everyday People! Ivy M.

305. Kathy Faklis  
Florissant, CO 80816

Please care for those who need it most!

306. Joseph Kollar  
Mahopac, NY 10541

please commit to community  
reinvestment and protect frontline  
communities

307. Timothy Harris  
Lincoln, NE 68505

PLEASE commit to COMMUNITY  
REINVESTMENT and PROTECT front-  
line communities!!!

308. Quenna Moore  
, - 48306

Please commit to reducing climate  
change and also help the low income  
areas as well

309. sue roberts  
Albuquerque, NM 87110

Please commit to the CRA!

310. Alaina Moon  
Olympia, WA 98501

Please consider the message written  
below carefully. Climate change is a  
matter of urgency, and we cannot  
postpone action.

311. Gail Alling  
York, ME 3909

PLEASE do all you can to assist poor  
communities in the fight against climate  
change ravishings. Thank you.

312. Charlotte Feck  
Plummer, ID 83851

Please do as we ask hold them  
accountable for what they do to us and  
the planet.

313. Teresa Roberts  
Hagerstown, MD 21742

Please do continue to work on support  
the updating of the Community  
Reinvestment Act.

314. Sandra Ayala  
Harlingen, TX 78552

Please do more to protect our  
communities from the ever increasing  
effects of climate change.

315. Angie Seib  
Merrillville, IN 46410

Please do something about climate  
change.

316. Paul Palla  
Greencastle, PA 17225

PLEASE DO THE RIGHT THING!

317. Thorsten & Gail Ostrander  
San Diego, CA 92131

Please do the right thing.

318. Gary Schenk  
Evansville, IN 47712

Please do the right thing. We are out of  
time for Republican law makers  
dragging their feet on climate change  
issues. we are almost at a point of no  
return for the planet. Put the partisan  
politics away and save the earth.

319. Elizabeth Anderson  
Columbus, OH 43235

Please do the right things for the world!,

320. SandraJean Searcy



Bend,, OR 97701

Please do this for our precious Earth!  
Thank you@  
Sincerely,  
SandraJean Searcy

321. Michael Swiger  
Granite Falls, WA 98252

Please don't let us voters down. Support  
this very important matter.

322. Christine Munsterman  
Rancho Cucamonga, CA 91730

Please fulfill the promises made for the  
past 50 years!!

323. Sarah Freeman  
Jamaica Plain, MA 2130

Please help - the evidence is growing  
that climate change is here, and the  
most vulnerable communities are often  
the most impacted. Thank you in  
advance for considering updates that  
will help.

324. Paige Temple  
Chicago, IL 60645

Please help all of us by helping these  
communities first.

325. Beth Shepherd  
Bloomfield Hills, MI 48304

Please help get these additional  
proposals accepted. They are needed  
to help Americans and the world as they  
will help prevent worse climate change.

326. Ruselle Revenaugh  
Santa Cruz, CA 95060

please help make a difference!

327. Phil Hernick  
Eagan, MN 55123

Please help our WHOLE community!

328. David Desante  
Forest Knolls, CA 94933  
ddesante@birdpop.org  
Please help protect my grandchildren  
and yours from the ravages of climate  
change and, especially, please protect  
those who live in the most vulnerable  
communities in our country.

329. Omar Abraham  
Florida, NY 10921

Please help these communities before  
it's too late!

330. Michael Stoyanow  
San Diego, CA 92129

Please help to stop the destruction of  
our communities and the environment.  
Do the right thing...

331. Miles Bergeson  
Saint Paul, MN 55116

Please help us

332. Joy Poston  
Fernley, NV 89408

Please help with climate resistance. It  
will help all of us whether rich or poor.

333. Michael Quinn  
Phoenix, AZ 85051

Please help with Community  
Reinvestment.

334. Darlene Leslie  
Murrysville, PA 15668

Please help!!!! Pittsburgh and  
surrounding communities are still trying  
to clean up after steel mills and coal  
mining. We have abandoned coal mines  
and gas wells that are polluting our  
environment and now we have  
unconventional gas wells with injection

wells. Know wonder we are losing population especially of the younger generation. Who wants to raise children in pollution.

335. Joyce Mast  
Champaign, IL 61821  
jmast@illinois.edu  
Please invest in community climate resilience. Front-line communities have been discriminated against with redlining and disproportionately been the site of toxic plants. Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

336. Ahmi Stone  
Talent, OR 97540

please invest in individual communities to do what they can to fight climate change. many small actions add up to big change.

337. Meryum Kazmi  
Jamaica Plain, MA 2130

Please invest in protecting vulnerable low income communities from climate change disaster! This is a matter of safety and justice. The poorest should not suffer so disproportionately.

338. Ken Hillier  
St Petersburg, FL 33710

please lets stop this bickering between two political parties and concentrate on working together towards a solution to improve environmental and other issues we are faced with so we can even make America even grater again thank you

339. Angela Hawkins  
San Diego, CA 92107

Please make a difference and actually do something to address environmental racism and climate change. Not enough is being done now. I want this world to be livable for my children and grandchildren.

340. Teresa English  
Los Angeles, CA 90068

Please pass the CRA asap! Please also Include the stipulation that big banks financing fossil fuel extraction will be sanctioned!

341. Eugene Kawaguchi  
Honolulu, HI 96826

Please protect front line communities!

342. Ravid Raphael  
Santa Barbara, CA 93111

Please protect frontline communities from the effects of climate change.

343. Vicki Weiss  
Sarasota, FL 34238

Please Protect Frontline Communities with & Strengthen  
THE COMMUNITY REINVESTMENT  
ACT NOW!!!!!!  
YOU NEED TO TAKE ACTION!!!!  
PLEASE VOTE FOR THIS NOW!!!!  
THANK YOU!!  
Vicki Weiss  
Sarasota 34238

344. Michele Hamm  
Macomb, MI 48042

Please protect frontline communities!!

345. Deeann Bradley  
Hemet, CA 92544

Please Protect frontline communities:  
Hold big banks accountable for funding climate change.

346. Kathy Aprile  
Califon, NJ 7830

Please protect frontline communities:  
Hold big banks accountable for funding  
climate change. Thank you.

347. Dennis Hester  
Imlay City, MI 48444

Please protect our air, water and land  
from climate change and preserve it for  
our future generations!!

348. Patricia Forgey  
Vancouver, WA 98684

Please protect our communities from  
this terrible impact of climate change by  
passing the Community Reinvestment  
Act.

349. Maryellen Redish  
Palm Springs, CA 92264

Please protect these communities

350. Kay Ward  
Santa Monica, CA 90406

Please protect these communities!

351. Jean Zeller  
Harrison, TN 37341

Please READ this it is important. It is  
essential to strengthen and modernize  
this rule in order to protect the  
communities on the front lines of the  
climate crisis.

352. Bonnie Jaskolka  
Waukesha, WI 53188

Please reinforce the project and be sure  
bank's are complying.

353. Warren Whitehead  
Tucson, AZ 85741

Please support the Community  
Reinvestment Act (CRA). Climate  
change is wreaking havoc on the USA,  
especially in underprivileged citizens  
tend to live in substandard housing.  
Continue to re-authorize the CRA and  
increase its annual funding.  
Warren C. Whitehead  
85741

354. Dianne Shannon  
Salinas, CA 93907

Please support this. Since we have not  
been able to overcome corporate greed  
to fix climate change we must mitigate it  
in the most vulnerable communities.

355. Julie Ray  
Ogden, UT 84403

Please take action to protect those from  
threats beyond their control.

356. Linda Walker  
Sun City, AZ 85351

Please take climate change seriously  
and do all you can to help. Thank you.

357. Charlotte Vrooman  
Los Angeles, CA 90034

Please think of the average person first.

358. Johnny Whitright  
Pickens, SC 29671

Please think of the people who pay your  
salary instead of the lobbyists who make  
you rich. There are so many people who  
really need help.

359. Amador Rivera  
Chicago, IL 60617

Please this is of the outmost  
importance.

360. Fred Herrera  
Sun Valley, CA 91352

Please update the community  
reinvestment act for climate protection.  
Thank you and God Bless!

361. Jean Carman  
Spokane, WA 99223

Please update the community  
reinvestment act to community climate  
resilience.

362. Douglas C. Smyth  
High Falls, NY 12440

Please update the Community  
Reinvestment Act to invest in climate  
resilience for communities.

363. Saran K.  
Los Angeles, CA 90035

Please update the Community  
Reinvestment Act to invest in  
community climate resilience NOW.  
Time is of the essence.

364. Noreen Harder Print  
Hilliard, OH 43026

Please update the Community  
Reinvestment Act to invest in  
community climate resilience!

365. Helen Huntley  
Albuquerque, NM 87114

Please update the community  
Reinvestment Act to invest in making  
low-income communities and  
communities of color resilient to climate  
change. Thank you.

366. Jeanne Jordan  
Carrollton, TX 75007

Please update the Community  
Reinvestment Act. It's the right thing to  
do!!

367. Ross Miller

Carrollton, GA 30117

Please work to pass y the e community  
reinvestment bill.

368. Marilyn Eng  
Diamond Bar, CA 91765

Please work to protect vulnerable  
communities which are often lower  
income and include persons of color.

369. Pam Brown  
Saint Charles, MO 63301

Please work to update the community  
reinvestment act to better invest in  
community climate resilience.

370. Ella Joan Fenoglio  
Albuquerque, NM 87110

Please! This is so very important now  
and for our future.

371. Georgia Neill  
North Truro, MA 2652

Please! Invest in vulnerable  
communities and protect our  
environment!

372. Erin Mccune  
Goleta, CA 93117

Please!! There is not a minute to  
waste!!

373. Mary Ann and Frank  
Graffagnino  
Tucson, AZ 85747

PLEASE, FOR THE HEALTH AND  
WELL-BEING OF ALL, THIS IS THE  
RIGHT, FAIR, JSUT, HUMANE AND  
HEALTHY ACTION TO TAKE!!!!!!1111

374. Mary Kornegay  
Avon Park, FL 33825

Please, help us stop climate change and save our planet and everything on it before it's too late by holding those causing it accountable for their actions and getting them to stop. Thank you for your assistance. We all appreciate it very much.

375. Erin Hayes  
Danville, PA 17821

Please, protect my three young children!

376. Fran Post  
Port Townsend, WA 98368

PLEASE: Update the Community Reinvestment Act - People of color and low income folks need attention too. Big banks MUST serve all of us!

377. Fred Mccutcheon  
Corpus Christi, TX 78412  
fjm@wbwpc.com  
Policy and funding decisions must set sustainability as the prime criterion. We have already passed the tipping point in the future survival of our planet?our only home. Immediate action is needed to drastically reduce carbon use, and to preserve oxygen-producing vegetation globally.

378. Charles Correll  
Albemarle, NC 28001

Poor and disenfranchised people should, under law, have the same rights and protections as the upper class. To say they already have those rights is bs!

379. Cynthia Flaherty  
Upper Arlington, OH 43221

Preparing for climate change is my number one concern.

380. Boyd Purcell  
Dunbar, WV 25064

Protect all communities, especially the most vulnerable ones from the climate change by slowing and then eliminating such catastrophic change!

381. Judith Castagnola  
Gloucester, VA 23061

Protect front line communities, stop racist behavior. Do your part in investing in community climate resilience

382. Phillip Callaway  
Crawfordsville, OR 97336

Protect frontline communities!

383. Roberta Jeracka  
Selkirk, NY 12158

Protect frontline communities. It must start NOW. Too much time has been wasted. There is no time left to turn your back on what is happening all around us.

384. Carolyn Cooper  
Newport Beach, CA 92660

Protect frontline communities: Hold big banks accountable for funding climate change. This is a civil rights issue and about equality and justice for all.

385. Cara Lou Wicks  
Oceanside, CA 92057

PROTECT IT NOW OR THERE WON'T BE ANYTHING LEFT TO PROTECT IN A GRAVE FUTURE!

386. Joe Dancygier  
Encino, CA 91436

PROTECT MOTHER EARTH OUR WE ALL WILL DIE!!!!

387. Conor Soraghan  
San Diego, CA 92107

Protect our children - protect our earth -  
NOW!!!

388. Dianne Hudson  
Grand Marais, MN 55604

PROTECT OUR EARTH!!

389. K Schaetzel-Hill  
Olympia, WA 98516

Protect those most impacted by climate  
change!

390. Joan Lewin  
Towson, MD 21286

Protecting frontline communities  
protects all of us.

391. Adam Casey  
Washington, ME 4574

Put some "teeth" behind the CRA to  
protect the resiliency of frontline  
communities from the worst effects of  
the climate emergency and hold banks  
accountable for bankrolling those  
responsible for it, i.e. the fossil fuel  
industry/

392. Allison Perrett  
Hendersonville, NC 28739

Put yourself, your children, or your  
grandchildren in the position - living in  
an underserved community, a  
community decision makers (who often  
serve the interests of money and big  
business) ignore. The place you live in  
bears the brunt of polluting energy  
industries. The air is full of particulate  
matter, the safety of the water is  
questionable. And you belong to a  
societal group that has been historically  
disenfranchised. Law makers, in their  
actions (or inactions) ?tell? you that your  
voices, your lives don?t matter as much  
as other people?s lives.

Is that the life you want? Is that the life  
you would want for you kids and  
descendants?

We all deserve clean air and water. And  
what hurts one of us hurts all of us.

393. Jason Smith  
Knoxville, TN 37921

Ready to fire any person in office that  
does not support this and equal rights  
for all

394. Irene and Stephen  
Bachhuber  
Portland, OR 97202

Regulation is needed to align ethical  
behavior with business practices.

395. Jean Kroll  
Bellingham, WA 98225

Regulators must ensure banks are held  
accountable for their investments in  
climate-warming fossil fuels and other  
planet-wrecking projects, and instead  
actively drive investment that will make  
communities more resilient in the face of  
climate change.

396. Karen Desmond  
East Rochester, NY 14445

Regulators must ensure banks are held  
accountable for their investments in  
climate-warming fossil fuels and other  
planet-wrecking projects, and instead  
actively drive investment that will make  
communities more resilient in the face of  
climate change.

397. Matt Williams  
Oakland, CA 94602

Regulators must ensure banks are held  
accountable for their investments in  
climate-warming fossil fuels and other  
planet-wrecking projects, and instead  
actively drive investment that will make

communities more resilient in the face of climate change.

398. Jeannie Hubbard  
Towson, MD 21286

Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.  
Update the Community Reinvestment Act to invest in community climate resilience

399. Mike and Kathy Sherman  
Alfred, NY 14802

Responsibility and Accountability;  
Clean, Renewable and Sustainable  
Energy and Economic Policy and Social  
Justice and Equity....

400. Hari Iyer  
West Bloomfield Township, MI 48322

Right now, I'm working on a pulmonary medicine hospital floor in Detroit. The sickness we see here is tragic. Our community members don't deserve to have greater risk by no choice of their own or by virtue of their race or poverty. To deliver health for all Americans, we need to assure access to safe and healthy environments and a financial system that facilitates this.

401. Elizabeth Krainer  
Oakland, CA 94706

Ruin for the planet lies ahead, if you do not do your job.  
Please have the courage to act wisely.

402. Marilyn Fuss  
Los Angeles, CA 90039

Safeguards in at-risk communities are more important than ever before.

Maintenance of bridges, roads, beaches, riversides; access to pure water: all these safety factors must be assured and improved in communities in accordance with laws which were set into place decades ago. These actions will help to preserve a future as changes continue to befall the climate.

403. Rob Hill  
Brooklyn, NY 11238  
rpuca@brightpointhealth.org  
Save earth

404. Robert Puca  
Brooklyn, NY 11217

Save earth

405. Rodney Hill  
Grass Valley, CA 95949

Save our communities!

406. Melissa Herren  
White Rock, NM 87547

Save our environment

407. diane keeney  
nashville, TN 37215

Seems the government would rather payout enormous billions of dollars in response to extreme weather events rather than invest \$\$ to take measures to mitigate the risk of such threats.

408. Donna Delin  
Lombard, IL 60148

Shame on banks ignoring these communities.

409. Philip De Vos  
Monroe, VA 24574

Shouldn't the industries which have harmed people be responsible for

bringing remediation to those populations?

410. Edward Berry  
Bronx, NY 10463

Some folks have no protection from sudden and drastic changes in their lives, Just turn on your T V or Radio and we see this happening daily, both in our own country and around the world. We all need to work together to protect all of our people. We are all in the same leaky rowboat.

411. Elizabeth Seltzer  
Media, PA 19063

STOP DESTROYING OUR PLANET

412. Al Triebold  
Cook, WA 98605

Stop funding fossil fuel industries which are responsible for the climate warming. Banks that have a history of funding the fossil fuel polluters must now also share in funding the clean up of polluted land, water & air, just as they supported the polluting.. if the bank funded the destruction they now need to participate financially in the restoration as well. Stop funding NOW. The banks clean up share only gets larger the longer they allow greed to dictate policy. STOP FUNDING NOW!!!!  
Thank you. Al

413. Elisa Plauche  
Haiku, HI 96708

Stop funding global warming!

414. Frank Collins  
Cincinnati, OH 45244

Stop selling ou to corporate interests and help the people

415. Matt Mailander  
Palm Desert, CA 92260

Stop the fossil funding!

416. Amy Floyd  
Manassas Park, VA 20113

Strengthening this act will help vulnerable communities fight climate change.

417. Sheryl Schultz  
Ephrata, PA 17522

Strong communities are necessary for our children and grandchildren.

418. Rand Friedenfels  
Medford, WI 54451

Take care of our people!

419. Russell Fletcher  
Santa Fe, NM 87507

Thank you for carefully considering my request; and for your work toward a healthy, just, and peaceful planet; because the earth is the only planet for all of us.

420. Sheila Marshall  
Vero Beach, FL 32963

Thank you for updating the Community Investment Act to help protect vulnerable communities. Banks must be required and monitored to invest in low-income and racially diverse communities.

421. Jenny Adair  
San Antonio, TX 78215

Thank you for work in updating the Community Reinvestment Act. I am passionate about this act because of the impact it has on marginalized and low-income communities. I believe that it is up to each individual and every organization to protect and lift each other up because we are truly all



connected. I encourage the agencies to strengthen the proposal to help protect our vulnerable communities and individuals. Thank you.

422. Gina Ness  
Eureka, CA 95501

Thank you for your attention to this extremely important issue.

423. Gary Shamshoian  
Cupertino, CA 95014

Thank you for your work to improve our country.

424. Kyle Bloomstein  
Durham, ME 4222

Thanks for your public service! Much appreciated!

425. Cris Naser  
Alexandria, VA 22304

The banking industry has failed to stop supporting the fossil fuel industry. It's time to hold them accountable for making profits at the expense of the entire world!!

426. Douglas Throp  
Norfolk, VA 23518

The changing climate is a threat to much of the country. Help protect low income communities from the worst impacts of climate change.

427. Coppelka Kahn  
Providence, RI 2906

The climate crisis just getting started. Worse is to come. Let's be proactive to help those who will need it most.

428. megan ross  
Nashville, TN 37203

The climate crisis needs to be averted, and one way to stop it is community reinvestment!

429. Melissa Gordon  
Forest Park, IL 60130

The climate is the most important issue facing our country and the world. The Community Reinvestment Act needs to be updated to help solve the climate issues that are at a critical level.

430. Mary Anne McDonald  
Durham, NC 27701

The community reinvestment Act could be key to helping communities combat climate change. Please support it as much as you possibly can. Thank you.

431. Gerry Masurat  
Maywood, NJ 7607

The Community Reinvestment Act Must be updated to ensure that everything is done to mitigate the extreme weather caused by climate change and ensure that all communities, regardless of wealth and race are able to respond quickly.

432. Steve Yaffe  
Charlotte, NC 28210

The Community Reinvestment Act needs to be a multipronged effort. First, include weatherization in the financing. Second, recession-proof these communities by enabling mortgage-holders to use what they've paid into interest to cover their mortgages and postpone the mortgage interest during high unemployment. Third, subsidize replacement of lead pipes !!!!

433. David & Susan Clark  
Concord, MA 1742  
sbc@mercury.lcs.mit.edu  
the Community Reinvestment Act was a fine idea 50 years ago. Now it should

be brought up-to-date and reinvigorated to include meaningful climate resilience. Help these frontline areas.

434. Betsy Lyman  
Boyertown, PA 19512

The CRA is also a Climate Redirection Action which is CRUCIAL to our future survival! Please make this vital proposal a reality!!

435. Joan Mullee  
Ossining, NY 10562

The crisis is upon us! We must do what we can to help mitigate the financial fallout in our communities

436. Kraig Schweiss  
Sterling, IL 61081

The DEATHS and DEVASTATION that has just occurred in Eastern Kentucky, West Virginia, and other areas is just the BEGINNING of CLIMATE CHANGE DISASTERS that will KEEP ESCALATING until WE DO SOMETHING NOW to MITIGATE GLOBAL WARMING! WE CANNOT WAIT ANY LONGER! WE are the REASON for the DEATHS and DEVASTATION of the PLANET and WE CAN DO WHAT'S RIGHT and JUST TO SAVE OURSELVES FROM THE WORST WHICH IS TO COME UNLESS WE GET OUR ACT TOGETHER NOW!!!!!!!!!!!!!!!!!!!!!!!!!!!!

437. Margaret Aguilar  
Chicago, IL 60626

The earth and the life it supports should ALWAYS be before the profits of fossil fuel and other polluting industries.

438. Evan Elias  
San Francisco, CA 94109

The harm that has been done to communities of color by institutionalized

racism in the USA is huge in scope. Communities of color

439. Shelly Hutchinson  
Redding, CA 96003

The high cost of gas and other goods will not matter when we're struggling to get drinking and farming water, and battling fires and floods. Climate change problems cannot take last place any longer!

440. allison lehenbauer  
Oceanside, CA 92057

The homeless and disabled matter and are Americans too. The Government is supposed to represent them and their rights like everyone else.

441. Heidi Hickman  
Irving, TX 75038

The idea of updating the CRA is a good one, and I highly approve.

442. David Latham  
New York, NY 10025

The impacts of climate change grow from year to year. We must help those most at risk.

443. Jacob Hackman  
Warrenton, VA 20187

The job of a bank manager is to make money. If they try to sacrifice profit to the right thing, they will be fired. Therefore, the government has to use regulations to make it so that doing the right thing is also the most profitable thing.

444. Alaina Norzagaray  
Cary, NC 27513

The majority of U.S. citizens cannot afford to pick up their lives and move to avoid increasing weather catastrophes.

We need help from investors to protect our communities by becoming more sustainable. Without this commitment, America is going to be swept away by floods and fires.

445. Carol Hayman  
Austin, TX 78703  
chayman@austincc.edu  
the most vulnerable communities are those most affected by climate change

446. Gregory Monahan  
Portland, OR 97219

The most vulnerable people who are experiencing the impacts of extreme weather events deserve to be helped! Please strengthen the Community Reimbursement Act.

447. Janice McCann  
Rochester, VT 5767

The people that are less able to deal with climate change will be the first to perish. Please do something.

448. Bill Nierstedt  
Garwood, NJ 7027

The purpose of the CRA is to make banks return some dollars that they have made from communities back into those same communities. It is clear-given the profits that banks make out of low- and moderate-income neighborhoods -those banks have a long way to go to make this reinvestment equal to what they have taken out of the community. Now we have climate change disproportionately negatively affecting these communities! These banks must be required to reinvest in these same communities in order to reduce the climate change impacts - plant trees, reduce asphalt surfaces, obliterate blight, clean up vacant lots and create community gardens, and so many other things!

CRA must be the funding source for these improvements.

449. Bill King  
Austin, TX 78756

The purpose of this act is to protect communities and the people who live in them, not the banks. The banks have plenty of ways to protect themselves. Please do what the law is intended to do. Thank you.

450. STEPHANIE Mohr  
Bondurant, IA 50035

The PURSUIT FOR LIFE AND LIBERTY FOR ALL. Humanity has to pull together over all the Crises in the World. Its time you do your share! The RIGHT THING for all, not selfishness or prejudice.

451. Eric Thompson  
Bismarck, ND 58503

The reason that most people have developed fortunes is that they have taken advantage of those who are poor. When that happens, society is developing the types of people who feel anger and want to seek revenge. Give those people the ability to take that revenge, say an assault rifle, and we have a society that is in chaos. A lot of people want to blame the Black Community for the crime that is rampant within that community. What those people don't want to admit is that the White Community is the major contributor to that development. Blacks feel that they don't count in this society so they might as well do whatever they can to make themselves count. To not protect these people will come back to haunt us. We were told to treat our neighbors as we would ourselves. Failing to do so will prove that the warning was legitimate.

452. James Franzi

Fiddletown, CA 95629  
jim@elmackcabinetry.com  
The right action to take for all people

453. Bruce Tillery  
Las Vegas, NV 89113

The time has come

454. Lisa Napolitan  
Winfield, IL 60190

The time is now to act and save our  
planet before we pass the tipping point!

455. Christine Harris  
Portland, OR 97267

The time is now!

456. Teresa Schader  
Bend, OR 97703

The time to act is now, particularly for  
our vulnerable communities.

457. Jennifer Jones  
Phoenix, AZ 85008

The time to act is YESTERDAY!

458. Caryle Cammisa  
Tampa, FL 33629

The tremendous costs of the warming  
climate are being borne by those least  
able to afford it - the poor and non-  
human creatures. Those who profit  
from activities that contribute to global  
warming are literally getting away with  
murder.

459. Michael Forster  
Waldport, OR 97394

The West Coast is being ripped apart  
and needs help! Highway 101 is the  
major artery and in many places the  
only way to travel & it is under threat  
from climate change.

460. Anita Knight  
West Lake Hills, TX 78746

There are many people with Defend the  
Gulf activities here in Texas that care  
about frontline communities and the  
future buildup of fossil fuel plants. So  
this is important for all of us.

461. Kate Kenner  
Guilford, VT 5301

There are people who can not afford to  
move from vulnerable areas and they  
need help. Banks must be held  
accountable for it is not they who suffer  
but the people they are exploiting,

462. Polly Carmona  
San Diego, CA 92177

There is a long history of not protecting  
the most vulnerable communities and  
now is an opportunity to reset that long  
trajectory of harm and move towards  
climate equity. Please make sure banks  
are held accountable and that financial  
investments move toward climate health  
and not towards more climate caused  
harm. All beings should have access to  
clean air, water and not be subject to  
dangerous pollutants.

463. Lary Graves  
Gladstone, OR 97027

There is no dollar amount that can be  
placed on clean water, air, and soil that  
will be accurate! Lakes and reservoirs  
are drying up, Corporations are polluting  
and expecting that citizens will pay for  
the damage and the clean up so their  
profits will pay CEO's and investors the  
most they can squeeze from everybody.  
This cannot go unchecked without dire  
consequences. The very rich believe  
they will be insulated from the worst, lol,  
but when we live in a closed system  
every one suffers.

464. Sandra Hodges

Castro Valley, CA 94546

There is no lack of funding to invest in the sound improvements that must be made to counter the devastation we are experiencing that will continue to ramp up due to climate change. These investments must be targeted to low income and disadvantaged communities that should not be left behind.

465. Catherine Martinez  
Poulsbo, WA 98370

There is no need for government that does not take care of its people; especially those who are most vulnerable. Soon, all people will be vulnerable to the ravages of global warming.

466. Raven Eggert  
Elverson, PA 19520

There is no Planet B! I am asking you to hold big banks accountable for protecting communities from environmental racism and climate change.

467. Desean Freeman  
Pike Road, AL 36064

There must be a humane approach to this issue. But far too many inhumane individuals occupy seats of power in federal and state government.

468. Charles Huber  
Westminster, MD 21157

There must be financial fairness for investments in traditionally underserved communities. Everyone should have equal access to the resources necessary to improve their individual situations.

469. Mariana Mellor  
Thousand Oaks, CA 91360

There's no room for greedy companies in our planet anymore. It is time to do what is right instead of what is convenient or profitable. No one takes a U-haul with money or possessions when they die.

We have the moral responsibility to protect this planet for future generations NOW!

470. Susan Safford  
Tallahassee, FL 32301

These changes are needed to recognize that action is needed, especially to encourage banks to change policies and stop funding fossil fuels and other short term money making projects and invest in the long term needs of all our communities, especially those already economically disadvantaged.

471. William Jorth  
Torrance, CA 90501

These communities have become the disaffected masses so frustrated with American society and its government. Reinvestment and rehabilitation are urgently to invigorate these communities. Building infrastructure for economic development while restoring the local environment is a critically important factor to return faith in our democracy. Please make this effort a priority.

472. Diane Difante  
Martinsburg, WV 25403

These communities need help more than any others. Please do the maximum you are able for them.

473. Robert Giambruno  
Glendale, AZ 85307

These personal messages do nothing to sway officials. Nice campaign donations to elected officials receive the most attention and results. That is why

corporations give them. If curtailing bank investment in oil and gas companies brings in more in "bribes," we will experience some very rapid results toward positive climate changes.

474. Adam Love  
Denver, CO 80223

This Act is a direct reflection on our legislator's ability to have empathy and compassion for communities that are feeling the brunt of climate change more strongly and have fewer access to tools to fight it. Please exercise empathy and compassion in strengthening this Act and demonstrate your commitment to the community of common humanity.

475. Anne Winkle  
Kenosha, WI 53142

This at one time used to be a country that was willing to be number one in doing the right thing. Now we are number one in providing WELFARE to the evil, greedy and immoral oligarchs who have spent the last 40 yrs. brainwashing the people of this country and destroying the unions because these creeps couldn't allow the employees that make them rich and evil have anything. /the real history in this country that the cowards are now afraid to let the people know about. COWARDS and little insecure little bully's.

476. GERALYN WARNER  
Albuquerque, NM 87114

This has a significant impact on communities here in New Mexico ? we need this accountability!

477. Wally Elton  
Middlebury, VT 5753

This is a good start, but let's build on it to ensure it helps the most vulnerable communities and addresses environmental justice concerns while

calling for banks to reduce financing for fossil fuel projects.

478. Michael Merenda  
Santa Barbara, CA 93105

This is a no brainer! Don't need brains in skulls to know how important this !

479. Laura Le Voir-Barry  
Minneapolis, MN 55413

This is a step in the right direction for environmental justice for vulnerable frontline communities.

480. Marilyn K Coats  
Asheville, NC 28805

This is a VITAL ISSUE.

481. Dick Cookman  
, - 49682

This is a wonderful opportunity to address systemic issues with minority treatment and climate change and set the USA on track to fulfill the promise of our heritage.

482. Marjorie Berk  
New York, NY 10003

This is absolutely crucial!!!!

483. Kate Ellison  
Melrose, FL 32666

This is absolutely essential. Why haven't you already protected vulnerable communities?

484. Robert Guilmette  
Long Beach, CA 90808

This is an important Act that needs the attention it's getting! It's only fair to demonstrate racial justice through providing more care to these affected communities and hold banks accountable for their contribution to the

negative affects of climate change through their investments and at the same time help to bring balance to racial injustice that has gone on for too long.

485.       thomas webster  
Boyne City, MI 49712

this is an important bill especially for senior citizens, many of which live on Social Security benefits, alone.

486.       Nancy Williamson  
Encinitas, CA 92024

This is critical to address and once again without your help it will be the low income and people of color who have the biggest problems because they were routinely don't have money to fix things and to carry the best insurance

487.       Ledlie Bell  
Charleston, SC 29407

This is critical.

488.       Carol Yost  
New York, NY 10011

This is crucial!

489.       Janet Roberts  
Minneapolis, MN 55409

This is so crucial!

490.       Brian Tingle  
Talent, OR 97540

This is the only habitable globe we can live on, so using a re-vamped CRA could be helpful to our kids' future. Update the CRA!  
Thank you.

491.       Meredith Commons Russo  
Beaufort, SC 29907

This is the right thing to do for America!!!

492.       Mary Warlick  
Claremont, CA 91711

This is VERY much needed!

493.       Joseph Kaleel  
Sebewaing, MI 48759

This issue matters because this is just the beginning: climate change is coming for us all!

494.       Beth Kuhn  
Charlottesville, VA 22901

This issue matters to me because communities affected by redlining have been prevented from accumulating wealth, and do not have equal access to technologies that increase climate resiliency.

495.       Adele Gladstone-Gilbert  
Amherst, MA 1002

This proposal is a necessity for the safety of frontline communities!

496.       Liz Amsden  
Los Angeles, CA 90042

This should be a priority because the ancillary costs - in infrastructure, clean-up, healthcare and liability - will end up costing far more than any investment now

497.       Susan O'Rourke  
St. Petersburg, FL 33710

This sounds like it is needed very bad-how many times have companies hoodwinked American citizens? Far too often in my opinion.

498.       jannette morales  
Castroville, TX 78009

This summer has been one of the hottest on record. We must act now. We must acknowledge those that profit from

short term thinking & we must act to protect our environment. We are at a precipice that we can pull back from. Please act. Please be brave. Please be actionable.

499. Robin Evers  
INTERLACHEN, FL 32148

This update of the CRA can help to make right of a century of misdeeds by the banking industry on two fronts, Civil Rights and Climate Change. It's about time, and we're literally running out of time on the Climate!

500. Jen Crum  
La Mesa, CA 91942

This updating isn't strong enough. We need to protect ourselves from big banks

501. Nancy Shaw  
Cabin John, MD 20818

This will ensure that ALL communities acknowledge and participate in addressing climate change ... the sooner the better.

502. James Klein  
Corpus Christi, TX 78411

This, like numerous other issues (climate change, gun safety, immigration reform, prison reform, education reform, short-term lending regulation, healthcare reform, banking regulation, opioid regulation) remains a vexing problem primarily due to corporations' ability to curry favor with elected officials. The corrupting influence of money in our political system is undermining our democratic traditions and discouraging Americans from voting and/or running for office. This ominous development may well end our experiment in representative democracy unless we alter this decades-long trend. For the sake of the republic, we must amend the

US Constitution to state that corporations are not people (and do not have constitutional rights) and money is not speech (and thus can be regulated by state and/or federal campaign finance laws). Short of accomplishing this, no other reform of significance will be achieved.

503. Jeff Wildt  
La Crosse, WI 54601

Time to be fair!

504. Patricia Taylor  
Poughkeepsie, NY 12603

Time to move forward and fix what was neglected up to the present.

505. Elizabeth Potter  
Oakland, CA 94605

Time to update the Community Reinvestment Act to protect vulnerable communities from climate change and environmental racism.

506. Sandra Brown  
Sandra, - 76137

To make a stronger, more sustainable country, we need the investment in people and communities.

507. Harry King  
Phoenix, AZ 85007

To rebuild churches spreading the gospel, Lessening the burdens of our government, and erection or maintenance of public buildings, monuments, or works.

508. Diane Langejans  
Irvine, CA 92606

To: Federal Regulators  
Please update the Community Reinvestment Act to invest in community climate resilience.



Regulators must ensure banks are held accountable for their investments. The climate-warming fossil fuels and other non- environmental projects have gone on that are harming our earth are effecting all people. For almost 50 years low-income communities of color have been left behind due to the redlining policies and disinvestment in these communities, in spite of the passage of the Community Reinvestment Act. This CRA should have been working many years ago to address climate change and environmental racism. Federal regulators must ensure that banks are finally going to be held accountable for their investments in climate-warming fossil fuels that are destroying our Earth. The planet-wrecking projects have been going on for far too long. We need these environmentally friendly urgent projects that can help lower income communities become more prosperous. Thank you.

509. Edward James  
Rockport, MA 1966  
ejames@bridgew.edu  
Too too many communities that are vulnerable to climate encroachments are left unprotected by insurance companies. The CRA will work to correct that profound inj,

510. Janice Jones  
El Cerrito, CA 94530

Ultimately, climate change affects all of us, rich or poor. Investment companies need to do what will mitigate rising global temperatures. There is no other place for us to live: save the planet or die!

511. Gail Weininger  
Oakland, CA 94611

Ultimately, their conditions affect us all -- in energy use, health conditions, school

children being unable to function adequately, etc.

512. Cheryl Gerth  
Coon Rapids, MN 55433

Underserved communities suffer the most from the results of banks focussing their financing towards dirty fossil fuels. The time for change is now.

513. James Maggi  
Pine City, MN 55063

Update the Community Reinvestment Act to invest in community climate resilience!

514. Marie Kahle  
Chicago, IL 60618

Update the Community Reinvestment Act to invest in community climate resilience.

515. Maryell Weiner  
Sandy Hook, CT 6482

update the community reinvestment act to invest in community climate resilience. Do it NOW!

516. Carol Uschyk  
Calistoga, CA 94515

Update the Community Reinvestment Act to invest in community CLIMATE resilience. This act will help everyone!

517. Dorothy Scott  
Evanston, IL 60201

Update the Community Reinvestment Act to invest in community climate resilience. Climate change is a risk multiplier that exacerbates racial and economic inequality, and it is progressing at an alarming rate. The agencies must update CRA regulations with this reality in mind.

518. Kathy Machan  
Severna Park, MD 21146

Update the Community Reinvestment Act to invest in community climate resilience. Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

519. Kim P Lundgreen  
Unknown, - 3000

Update the Community Reinvestment Act to invest in community climate resilience.  
Big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics. After decades of racist redlining policies and disinvestment had left low-income communities and communities of color behind, Congress passed the CRA, a landmark civil rights-era law, which ended the discriminatory practice of redlining and obligated banks to reinvest in these low-income communities. Yet almost 50 years since the law was first passed, banks are still leaving these communities behind

520. Michael Gardner  
Spring Valley, CA 91977

Updates to the CRA should include language to hold large financial institutions, private equity REITs, and developers accountable such that the CRA funds are not just another handout to wealthy individuals, LLC's, and corporations to reap profits off of low and middle income disadvantaged communities.

521. Ellen Rozek  
Saint Paul, MN 55105

Updating the Community Reinvestment Act to ensure that historically underserved communities are able to adapt to and protect themselves from the ravages of climate change is exactly the kind of smart, people-first environmental policy I expected to see from this administration. I am absolutely in support of the strongest possible rules that financial regulators can pass, and in holding big banks accountable for their investments in climate-warming fossil fuel projects.

522. Martha Klein  
Norfolk, CT 6058

Updating this rule is quite literally going to be a matter of life or death. Right now, low income people of color and others marginalized by economic inequality, are drowning in their homes in extreme floods, or dying from excessive heat, especially due to urban heat island effect. Investing in the homes of the most vulnerable will save lives. Investment in locally generated, renewably powered microgrids will improve air quality, reduce heat and provide affordable energy for the population that is most harmed by the climate crisis.

523. Robert Glass  
Oak Park, IL 60302

Wake up and smell the coffee. Don't let it be too late.

524. Latifa Agius  
Santa Fe, NM 87502

Wake up! There is only 1 earth.

525. Katherine Trimm  
Tucson, AZ 85712

We have a diverse, affordable community. The banks about destroyed us with the mortgage fraud crisis. Our annual blanket hazard policy just

increased by 25% -- as a result of the soaring insurance cost of climate change damages. We had damages from extreme climate last year that impacted our community. This is real. The costs are being born by those who can least afford them.

526. Allan Tweddle  
Charleston, WV 25304

We absolutely must reverse the climate change crisis. That means end emissions from fossil fuels. And my native Province of Ontario is an excellent example. They have shut down and dismantled all coal power plants replacing them with renewables. Not only did their bold action eliminate GHGs in power generation but as they replaced them with renewables they were able to reduce power rates by as much as 30%. Why not here?

527. Paul Staples  
San Antonio, TX 78228

We all deserve the same protections under the law from those elected to represent us in the government. No matter the color of our skin, our religious beliefs, gender, income, or sexual identity. Please protect those of us who, because of their specific circumstances, are consistently taken advantage of.

528. Judith Beaver  
SEQUIM, WA 98382

We all must do our part to stop the abuse of planet Earth that is manifesting as wild fires, droughts, megastorms, and record-breaking heat and represents the new normal. We must take corrective actions now to have any chance at survival of the planet and all forms of life on the planet.

529. Jo Hannan  
Salem, OR 97304

We all need to survive together, rich and poor, it's who we are!

530. Judith Walsworth  
Springfield, MO 65809

We are all members of the same community - the global community - and for all to succeed we must work FOR one another.

531. William Funari  
Stillwater, MN 55082

We are fast running out of time to address the climate issues. At a minimum, please update CRA regulations to give us a chance.

532. Melanie Lipton  
Sarasota, FL 34241

WE ARE IN A CRISIS

533. Stamatina Podes  
Bensalem, PA 19020

We are in a live or die situation! Our planet is suffering through a climate crisis that, if not changed will mean the end of our planet!!!!

SDP

534. Donna Ridlen  
Waukegan, IA 50263  
dridlen@mchsi.com  
We can no longer take a back seat in this crisis. Executive orders, congressional action is critical.

535. Sara Roderer  
Heathsville, VA 22473

We can protect communities by investing in them especially by using green technology. The have too many tornados, too much flooding and lack of industries means many younger citizens will move on and away from smaller towns!

536. Susan Wisniewski  
Geneva, IL 60134

We do not need fossil fuels. We do need to assist people of color and low-income people.

537. David Simon  
Los Altos, CA 94022

We don't have a choice about preparing for climate change and working to reduce its severity. Please pass a rule supporting these goals.

538. Lauren Mork  
Bend, OR 97703

We have a responsibility to protect and defend frontline communities in the face of extreme weather events resulting from climate change. To do this effectively the CRA must explicitly prioritize investments in communities of color and low and moderate income communities, and incentivize banks to reduce the contributions to climate risk they make by financing fossil fuels. Please incorporate these important actions into the CRA.

539. David Dow  
East Falmouth, MA 2536

We have an affordable housing/apartment crisis here on Cape Cod. A proposal to convert a Golf Course to an apartment complex in Hyannis lists affordable housing apartment rents at. \$1500-2000 per month which is not affordable to frontline workers in the service industries which are desperately seeking new employees. The average price for a house is \$650 K which is not affordable by most year round residents. The situation is worse in Boston, Ma.

540. Janet Glidden  
Saint Anne, IL 60964

We have eliminated ?red-lining? of neighborhoods, but not the results of institutionalized discrimination. We need help for folks taking the brunt of this problem.

541. Chris Krusa  
Glen Carbon, IL 62034

We have low income communities near the Mississippi here that are impacted by various industries and air pollution from Missouri. Please take significant action.

542. Linda Bedre Vaughn  
Jemez Springs, NM 87025

We have many frontline communities update this reinvestment act to aid in climate resilience.

543. Karl Aldinger  
Fallbrook, CA 92028  
karl.alldinger@sierraclub.org  
We have only seen the tip of the iceberg in regards to Climate Catastrophe, because Climate Lag means the effects from today's emissions are only partially exposed today and fully exposed 10 to 20 years from now. We will all be severely tested and challenged for not having addressed the Climate Crisis soon enough. Environmental Justice communities are the hardest hit despite having been smaller contributors to the problem. It's time to step up and protect vulnerable communities. As always, we ask you to take much more aggressive action to address the Crisis.

544. Susanne Hesse  
Alachua, FL 32615

We have seen rural clinics close and those they served not getting care

545. Linda Evinger  
Evansville, IN 47720  
levinger@usi.edu

We have to make a difference right now.  
Too much damage has already been  
done!

546.        Nett Hart  
Foreston, MN 56330

We have to protect frontline  
communities as a government because  
we cannot count on private investors to  
do right by these communities in need of  
resilience measures to remain in their  
homes without this act.

547.        Bruce Eugene  
Parma, OH 44134

We have to start worrying about the  
America that has been forgotten about

548.        Kirk Fast  
Ozawie, KS 66070

We must do everything we can,  
whenever we can and wherever we can!

549.        Susan Gustafson  
Cave Junction, OR 97523

We must ensure everyone has equal  
protection

550.        Charles Warner  
Fontana, CA 92337

We must fight climate NOW, later will be  
too late!!!

551.        Joan Allekotte  
Albany, CA 94706

We must give more support to these  
communities that have been neglected  
for so long, that will address the present  
and dire effect of climate impacts.

552.        Cristina Vazquez  
Waynesville, NC 28786

We must help ALL communities!!

553.        Christina Farnsworth  
Pacific Grove, CA 93950

We MUST help our fellow Americans. It  
is simply the right and kind thing to do.  
PLEASE do everything in your power to  
support communities in need. Thank  
you!

554.        Dan Crawford  
Roanoke, VA 24018

We must help those communities most  
threatened by severe weather.

555.        Niki Learn  
New Brunswick, NJ 8901

We must invest in all our communities.

556.        Julian Yerena Jr  
Parlier, CA 93648

We must protect and invest in our  
communities!

557.        Tom McCartney  
Pittsburgh, PA 15206

We must protect low-income  
communities from the ravages of climate  
change.

558.        Arthur Leibowitz  
Richmond, VA 23235

We must reduce the effect of man made  
pollution to reduce the negative effects of  
Climate Change.

559.        Calley Oneill  
Kamuela, HI 96743  
calley@theramaexhibition.org  
We must remedy the wrongs that have  
been done to those who deserve a good  
and HEALTHY life...all people in all  
neighborhoods.

560.        Robert Smith  
Clackamas, OR 97015

We N a healthy planet!!!!.....NOT more pollution/poison/environmental rape just for profit/greed!!!!!!!!!!!!!!!!.....PLZ/THX

561. Tina Wener  
Morro Bay, CA 93442

we need a plan for all aspects of climate change and impact

562. Carrie Drees  
Versailles, OH 45380

We need all the help we can get to avoid as much climate related disasters as possible.

563. Joe Jennings  
Seattle, WA 98115

We need environmental justice protections in the USA. Too often, these fence line communities are sacrificial zones.

564. Judy Windt  
Menlo Park, CA 94025

We need every inch of help we can get in this climate catastrophe, and if banks can invest in climate resilience for low-income people, that's another piece in the mosaic of changes we need to turn this disaster around.

565. Gail Ladd  
Jupiter, FL 33458

We need to do all we can to help these communities

566. Nan Duerling  
Cambridge, MD 21613

We need to do everything possible to help all communities become more resilient to climate change. It's especially important to bolster those communities that may be seriously impacted but not able to afford such action.

567. Diana Dundore  
Gig Harbor, WA 98335

We need to do the right thing for everyone!--not just banks

568. Dorothy Jordan  
Lynden, WA 98264

We need to ensure that the CRA is helping the communities which are the most at risk from climate change and these are generally low income and communities of color.

569. Gaynell Meij  
East Haddam, CT 6423

We need to inspire corporations to be ecologically responsible entities. This update to the law would add momentum to financial institutions stepping up for their communities.

570. Sybil Schlesinger  
Moretown, VT 5660

We need to invest in communities that have been red-lined and suffered. This update would jump start reparations.

571. Jane Crane  
Clark, NJ 7066

We need to invest in people and communities not just big businesses to have a stable thriving country.

572. Heidi Zwyghuizen  
Bellefonte, PA 16823

We need to keep our communities healthy for generations to come.

573. William Huggins  
, NV 89183

We need to prepare our communities for the emerging climate crisis, especially communities that have historically been

marginalized and left out of wise planning. In order to create an equitable society we must level the playing field for the challenges that are coming as the planet warms. We are all in the same boat.

574. Rita Willoughby  
Seattle, WA 98144

We need to protect vulnerable human beings from the worst effects of climate change. It's imperative that the Community Reinvestment Act be updated to achieve some measure of climate justice.

575. Jonathan Krall  
Alexandria, VA 22301  
jonathan@jonathankrall.net  
We need to reduce car dependence and support safe/affordable housing as a matter of climate justice.

576. David Warlick  
Claremont, CA 91711

We need to think of everyone. We're all connected.

577. Joel Abrahamson  
Minneapolis, MN 55406

We need to use our public resources to prepare for continuing climate disruption impacts.

578. Jo-Ann Sramek  
Hermantown, MN 55811

We only have one planet and we have been careless about its care. Many are still denying that climate change exists. This is stupid since we were warned as far back as 1960 that the effects of pollution were altering our environment. I have the articles to prove it. If we don't make serious moves to convert to green energy, we won't have to worry about money which is so important to the wealthy because the earth will be

uninhabitable and so far, no other planets are habitable.

579. Melissa Waters  
Laguna Niguel, CA 92677

We should treat low income communities as fairly as we treat well off communities.

580. Miguel Ossorio  
Johnson City, TN 37604

We're all in the climate boat together. We need to help each other out or we're totally screwed!

581. Suzanne LeMay  
Fort Walton Beach, FL 32548

We're facing issues with climate changes that impact our lives right now. Let's not wait until there are more problems before we adjust to the status quo!!

582. Mary Brown  
Durham, NC 27707

What are we waiting for ???

583. Everett And Jean Riehl  
Fairfield, CA 94533

What are you Waiting For ?

584. Camille Doucet  
Ithaca, NY 14850

What more will be needed to wake up to this apocalypse?

585. Erv and Jane Kelman  
Greensboro, NC 27410

When is the time to start being proactive, if not now?

586. Nancy Peters  
Kirkland, WA 98033

When we all work together huge we  
have enormous results  
Everything is connected

587. David Scheer  
Bellingham, WA 98225

While climate change and climate  
problems weren't a big deal in 1978  
when the Community Reinvestment Act  
began, they certainly are NOW! So the  
Community Reinvestment Act "must" be  
updated to include work on climate  
change and the havoc and destruction  
that extreme weather patterns is having  
on our cities and towns!!

588. Kara Gonterman-Yoder  
Astoria, OR 97103

While I agree with most of the  
statements below, I do not advocate the  
funding of climate justice organizations.  
Additionally, I support the funding of  
movement of low income persons from  
flood prone areas.

589. Chris Chrissos  
North Stonington, CT 6359

WITH CLIMATE CHANGE, THE MOST  
VULNERABLE WILL SUFFER MOST  
AND DIE OFF FIRST. WE AS A  
COMPASSIONATE SPECIES MUST  
NOT LET THIS HAPPEN.

590. Constance Minerovic  
Concord Township, OH 44077

Work on behalf of the People!

591. Brian Barrett  
Glenview, IL 60025

Wouldn't it be nice to see investors  
helping rather than their to date greedy  
activities ?

592. Weslie Walker-Phillips  
Wickenburg, AZ 85390

YES!!!

593. Robert & Pamela Chester  
Menomonee Falls, WI 53051

You must do more to protect the future  
of our climate. You must do it NOW.  
Time is running out. The time to act is  
NOW.

594. Sandra Rountree  
Swannanoa, NC 28778

You must ensure that banks are held  
accountable for their investments in  
climate-warming fossil fuels and other  
planet-wrecking projects and invest in  
making communities more resilient as a  
result of climate change.

595. Sherrill Futrell  
Davis, CA 95618

YOUR JOB IS TO PROTECT US. DO  
IT.

596. John Underwood  
Phoenix, AZ 85020

Your 'magic of the markets' housing  
policies are an utter flop. Hedge Funds  
and investors' large unregulated  
purchases and out-of-control Air B&B's  
have twisted the markets out of control  
while you do nothing. Homelessness  
and affordable housing are disaster  
areas. Meanwhile you lounge around in  
your second and their homes. Your job  
is the welfare of the nation, not the  
welfare of the 1%

597. (MR. ) CLAIRENCE  
PICKENS  
Hartford, CT 6120

598. A Schultz  
Watertown, WI 53098

599. A Piri



Minneapolis, MN 55414

600. A B  
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601. A Martin  
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602. A.L. Steiner  
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603. A.L. Watts  
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604. Aaron Mlynek  
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605. Abby Emmett  
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606. Abel Silva  
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607. Abigail Mapes  
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608. Abram Blackwood  
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609. Adam Resnick  
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610. Addison Barrett  
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611. Adelheid Koepfer  
Wallingford, CT 6492

612. Adriana Parrino  
Menifee, CA 92584

613. Adrienne Morris  
San Bernardino, CA 92405

614. Aggie Perilli  
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615. Aimee Shinhearl  
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616. Ainslie Gilligan  
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617. Aixa Fielder  
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620. Alan Jasper  
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621. Alan Wojtalik  
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622. Alan Harper  
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623. Alan Citron  
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624. Alan Hart  
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625. Alan Schwartz  
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626. Alan Schenck  
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627. Alan Lawrence  
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628. Alana Liechty  
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629. Albert Gamble  
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630. Albert Gottlieb  
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631. Albert R Matheny  
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632. Alejandra Bellavance  
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633. Alessia Cowee  
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634. Alex Maceira  
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635. Alex Zackrone  
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636. Alex Hurlburt  
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637. Alex Vazquez  
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638. Alex Savory  
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639. Alex Mcvey  
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640. Alex Villa  
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641. Alex Wasko  
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642. Alexa Manning  
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643. Alexa McMahan  
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644. Alexander Honigsblum  
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649. Alice Meehan  
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651. Alice Murphy  
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652. Alice Rim  
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653. Alice West  
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654. Alice Bloch  
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655. Alicia Mlsna  
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656. Alicia Hall  
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657. Alicia Gallagher  
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658. Alicia Williams  
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661. Alison Jordan  
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662. Alison Gaxiola  
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663. Allan Hogle  
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664. Allen Price  
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667. Allen Leinwand  
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668. Allen Elliott  
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669. Allie Mohn  
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670. Allyn Schneider  
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671. alma pilar gutierrez  
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674. Alyssa Elliott  
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675. Amanda Spalt  
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676. Amber Schnitzius  
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677. Amelia Vesper  
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710. Andy Colee  
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712. Angel Garcia  
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713. Angela Wiiki  
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714. Angela Barbee  
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715. Angela Gantos  
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716. Anina Carr  
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717. Anita Diatschenko  
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718. Ann Ribbens  
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729. Ann Wiseman  
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802. Barbara Clewett  
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805. Barbara Brockway  
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806. Barbara Janssen  
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807. Barbara Monier  
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808. Barbara Tait  
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809. Barbara Aguirre  
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810. Barbara Holowczak  
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812. Barbara Zalazinski  
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813. Barbara Goldschmid  
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814. Barbara Bellano  
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815. Barbara Marrs  
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816. Barbara Lindemann  
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817. Barbara Sandow  
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818. Barbara Meislin  
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821. Barbara Fristoe  
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822. Barbara Lamb  
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823. Barbara Dubois  
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825. Barbara Blackwood  
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826. Barbara And Jim Dale  
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827. Barclay Hauber  
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828. Bari Levinson  
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829. Barry Latuchie  
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830. Barry Krieger  
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831. Barry Marchessault  
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832. Bartholomew Horn  
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833. Basey Klopp  
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837. Becky Breeding  
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838. Ben Martin  
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853. Bernadette Carey  
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854. Bernice Turnipseed

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855. Bert Greenberg  
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856. Beth Renwick  
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857. Beth Stanton  
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858. Beth Reimel.  
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859. Beth Braun  
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861. Beth Levin  
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862. Betsey Porter  
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863. Betsy Cruckshank  
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864. Bettina Hempel  
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865. Bettina Bickel  
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866. Betty Krier  
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867. Betty Anderson  
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868. Betty Adams  
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869. Betty Duson  
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870. Betty Kissilove  
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871. Beverly Goodman  
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872. Beverly Shaffer  
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873. Bianca Molgora  
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874. Bijan Foroutan  
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875. Bill Ryan  
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876. Bill Staley  
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877. Bill Askew  
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878. Bill Lamorte  
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879. Bill Woodbridge  
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880. Bill Leikam  
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881. Billie Anderson  
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882. Billie Lyon  
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883. Birgit Sharp  
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884. Blithe Hogan  
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885. Bob Rushford  
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886. Bob Tripp  
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887. Bob Betz  
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888. bob Ottosen  
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889. Bob Gendron  
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890. Bob Fischella  
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891. Bobbi Chapman  
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892. Bobbi Jo Chavarria  
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893. Bonnie McGill  
Conneaut Lake, PA 16316

894. Bonnie Richardson  
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895. Bonnie Desaulnier  
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896. Bonny Davis  
Grass Valley, CA 95949

897. Brad Bronk  
Saint Paul, MN 55104

898. Brad Snyder  
Maple Grove, MN 55369

899. Brad Hanahan  
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900. Brad Walker  
Poplar Grove, IL 61065

901. Brad Nahill  
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902. Bradley Wilkerson  
West Columbia, SC 29170

903. Brady Fergusson  
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904. Brandie Deal  
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905. Brandon Singer

Philadelphia, PA 19115

906. Brenda Milligan  
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907. Brenda Walstrom  
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908. Brenda Kemmerick  
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909. Brenda Peterson  
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910. Brenda Bleidt  
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911. Brenda Thompson  
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912. Brenda Markham  
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913. Brenda Hattisburg  
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914. Bret Smith  
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915. Brian Gagnon  
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916. Brian Gingras  
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917. Brian Earley  
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923. Brian Keck  
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924. Brian Muhr  
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925. Brian Smith  
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926. Brian Zygo  
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927. Brian Voeller  
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933. Britton Donaldson  
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934. Bruce Olson  
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935. Bruce Armour  
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936. Bruce Moyer  
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937. Bruce Christopher  
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938. Bruce Burns  
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1381. Deborah Johnson  
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1382. Deborah St Julien  
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1383. Deborah Gandolfo  
Kirkland, WA 98033

1384. Debra Daigneault  
Warwick, RI 2886

1385. Debra Staudt  
Russia, OH 45363

1386. Debra Kern  
Cary, IL 60013

1387. Debra Mccullough  
Naperville, IL 60563

1388. Debra Wilson  
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1389. Debra Frazier  
Meeker, CO 81641

Cardiff By The Sea, CA 92007

1390. Debra Csenge  
Kanab, UT 84741

1403. Denise Hamilton  
Napa, CA 94558

1391. Debra Hill  
Eureka, CA 95501

1404. Denise Echelbarger  
Camano Island, WA 98282

1392. Debra Spies  
Eugene, OR 97405

1405. Dennis Rogers  
Hubbardston, MA 1452

1393. Dede Campbell  
Coupeville, WA 98239

1406. Dennis Kubrak  
Philadelphia, PA 19134

1394. Deirdre Downey  
Juneau, AK 99801

1407. Dennis Hartmann  
Minnetonka, MN 55345

1395. Della Hamlin  
Joplin, MO 64804

1408. Dennis Olsen  
Hoffman Est, IL 60192

1396. Denise Lytle  
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1409. Dennis McGee  
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1397. Denise Hosta  
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1399. Denise Baker  
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1412. Dennis Oliver  
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1400. Denise Jones  
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1413. Dennis Ledden  
Sequim, WA 98382

1401. Denise Saccone  
Santa Fe, NM 87501

1414. Dennis James Sagun Parker  
Portland, OR 97239

1402. Denise Fidel



1415. Derek Shendell  
Chatham, NJ 7928

1416. Derek Steele  
Minneapolis, MN 55410

1417. Derek Adkisson  
Romeoville, IL 60446

1418. Desiree Rammon  
Oreland, PA 19075

1419. Desiree Wilson  
Gilbert, AZ 85296

1420. Devin Kellerman  
Floyds Knobs, IN 47119

1421. Devine Oronsaye  
Houston, TX 77083

1422. Devon Cupery  
Minneapolis, MN 55406

1423. Diana Heymann  
West Hartford, CT 6110

1424. Diana Donovan  
Sarasota, FL 34235

1425. Diana Lewis  
Summit, WI 53066

1426. Diana Ecke  
Marion, WI 54950

1427. Diana Oskroba  
Kankakee, IL 60901

1428. Diana Waters  
Redondo Beach, CA 90277

1429. Diana Duncan  
Santa Monica, CA 90403

1430. Diana Lubin  
La Mesa, CA 91941

1431. Diana Boss  
Beaverton, OR 97008

1432. DIANE SANTOS  
Westford, MA 1886

1433. Diane Talbot  
Keene, NH 3431

1434. Diane Krohn  
Mc Lean, VA 22101

1435. Diane Tollick  
Greenville, SC 29615

1436. Diane Tabbott  
Jacksonville, FL 32211

1437. Diane Bonar  
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1438. Diane Bublitz  
Saint Cloud, MN 56303

1439. Diane Marsalis  
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1440. Diane Vandiver

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1441. Diane Dugard  
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1442. Diane Carmona  
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1443. Diane Berry  
Cedar Park, TX 78613

1444. Diane Smith  
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1445. Diane Cottrell  
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1446. Diann Mistelske  
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1447. Dianna Holland  
Philadelphia, PA 19144

1448. Dianne Douglas  
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1449. Dianne Smith  
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1450. Dirk Durant  
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1451. Dirk Rogers  
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1459. Don & Mary Faulkner  
Montpelier, VT 5602

1460. Donal Cash  
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1461. Donald Henrich  
Dedham, MA 2026

1462. Donald Lenz  
Plainfield, VT 5667

1463. Donald Lambert  
York Haven, PA 17370

1464. Donald Mackler  
Blacksburg, VA 24060

1465. Donald Harland  
Candler, NC 28715

1466. Donald Lintner  
Crystal Falls, MI 49920

1467. Donald Chesebro  
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1468. Donald and Rebecca  
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1476. Donna Springer  
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1477. Donna Smith  
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1478. Donna Plutschuck

Dillon, CO 80435

1479. Donna Shaw  
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1480. Donna Sharee  
San Francisco, CA 94112

1481. Donna Robin Lippman  
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1482. Donovan Bosold  
Fairfield, IA 52556

1483. Dorothy Salvato  
Clinton, ME 4927

1484. Dorothy Holtzman  
Beaver, PA 15009

1485. Dorothy Jackson  
Newtown, PA 18940

1486. Dorothy Briscoe  
Wayne, PA 19087

1487. Dorothy Hornby  
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1488. Doug Bogen  
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1489. Doug Hendrick  
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1490. Doug Bender  
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1491. Douglas Kingsbury  
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1492. Douglas Estes  
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1493. Douglas Webber  
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1494. Douglas Evans  
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1495. Downing Cless  
Arlington, MA 2474

1496. Doyle Sebesta  
Stockdale, TX 78160

1497. Dr. Jessica Claudio  
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1498. Drena LaPointe  
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1499. Drew Bergstrom  
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1500. Drew Simrin  
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1509. E. Neal  
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1510. Earl Grove  
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1511. Earl Frounfelter  
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1512. Earlene Carter  
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1513. Ebba Herritt  
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1514. Eben Raszmann  
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1516. Ed Fisher

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1517. Ed and Lois Denaut  
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1518. Eddie Ward  
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1519. Edgar Meyer  
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1520. Edmund Weisberg  
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1521. Edna Gruvman  
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1522. Edna Montague  
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1523. Edward Reichman  
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1524. Edward Jasiewicz  
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1525. Edward Roberts  
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1526. Edward Osko  
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1527. Edward Roach  
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1528. Edward Hubbard  
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1529. Edward Cornwell  
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1530. Edward Landler  
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1531. Edwin and Jean Aiken  
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1532. Eileen Prefontaine  
Hopkinton, MA 1748

1533. Eileen Entin  
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1534. Eileen Miller  
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1535. Eileen Mitro  
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1536. Eileen Jennis-Sauppe  
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1537. Eileen Millard  
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1538. Eileen Sherry  
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1539. Elaine Kirsch  
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1540. Elaine Shuster  
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1541. Elana Katz  
Sharon, MA 2067

1542. Eleanor Weisman  
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1543. Eleanor Navarro  
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1544. Elena Rhodes  
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1545. Elena Rumiantseva  
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1552. Elisabeth Potts  
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1553. Elisha Lepucki  
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1554. Elizabeth D  
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1555. Elizabeth Woodard  
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1556. Elizabeth Dragovich  
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1557. Elizabeth Kaehler  
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1558. Elizabeth Moore  
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1559. Elizabeth Biliske  
Preston, MD 21655

1560. Elizabeth Ketz-Robinson  
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1561. Elizabeth Knowlton  
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1562. Elizabeth Celli  
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1563. Elizabeth Cruise  
Durham, NC 27705

1564. Elizabeth Horvath  
Crawfordville, FL 32327

1565. Elizabeth Cano  
Miami, FL 33174

1566. Elizabeth Watts  
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1567. Elizabeth Floersch

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1568. Elizabeth Davis  
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1569. Elizabeth Gwynn  
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1570. Elizabeth Noren  
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1571. Elizabeth Hemzacek  
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1572. Elizabeth Roberts  
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1573. Elizabeth McAulife  
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1574. Elizabeth Chao  
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1575. Elizabeth Henry  
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1576. Elizabeth Maschka Csj  
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1577. Elizabeth Baur  
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1578. Elizabeth McDougale  
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1579. Elizabeth Greer  
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1580. Elizabeth Estes  
Pasadena, CA 91107

1581. Elizabeth Levy  
Richmond, CA 94805

1582. Elizabeth Daniels  
Santa Rosa, CA 95401

1583. Elizabeth Rue  
Healdsburg, CA 95448

1584. Elizabeth Dix  
Beaverton, OR 97005

1585. Elizabeth Menetrey  
Astoria, OR 97103

1586. Elizabeth Duke  
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1587. Elizabeth Harris  
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1588. Elizabeth Morris Downie  
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1589. Ellen Levine  
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1590. Ellen Fleishman  
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1591. Ellen Lowitt  
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1592. Ellen Cohen  
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1593. Ellen Mcneirney  
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1594. Ellen Wallace  
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1595. Ellen Garza  
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1596. Ellen Mccann  
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1597. Elliot Daniels  
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1598. elliot helman  
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1601. Emily McDonald  
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1602. Emily Schneider  
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1603. Emily Fields  
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1604. Emily Bogard  
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1605. Emily Bovee  
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1606. Emily Saenz  
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1607. Emily Betts  
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1608. Emily Van Alyne  
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1609. Emma Dale  
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1610. Emma Miniscalco  
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1611. Enrique Baloyra  
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1613. Eric Newman  
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1614. Eric Bare  
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1615. Eric McKenzie  
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1616. Eric Robinson  
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1617. Eric Dallin  
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1618. Eric Daniels



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1619. Eric Andersen  
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1620. Eric Voise  
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1621. Eric Ericson  
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1622. Eric Butler  
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1623. Erica Brookhart  
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1624. Erik McDarby  
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1625. Erik Dobson  
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1626. Erik LaRue  
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1627. Erika Mapus  
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1628. Erika Reise  
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1629. Erika Nielsen  
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1630. Erin Pienciak  
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1631. Erin Drum  
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1632. Erin B Perlow  
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1633. Ernest Fried  
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1634. Ernest Devaurs  
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1635. Esther Prexl  
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1636. Esther Friedman  
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1637. Ethan Roush  
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1638. Eugene Mariani  
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1639. Eugene Lehman  
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1640. Eugene Perricelli  
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1641. Evan Sederquest  
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1642. Evan Lawrence  
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1643. Evan Krichevsky  
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1644. Evan Mc Dermitt  
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1645. Evan Jane Kriss  
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1646. Eve Shapiro  
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1647. Eve & John Duddy  
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1648. Evelyn Fenter  
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1649. Evelyn Missey  
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1650. Evette Andersen  
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1651. F Corr  
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1652. F Debbie Campbell  
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1653. Faith Franck  
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1654. Faith Grant  
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1655. Falguni Mehta  
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1656. Fanny Whitman  
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1657. Farrah Sutton  
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1658. Farzana Ismail  
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1659. Fawn King  
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1660. Fay Bracken  
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1661. Felicia Lewis  
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1662. Felicia McLandau  
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1663. Felicity Hohenshelt  
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1664. First\_virginia Last\_virginia  
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1665. Flora Rosas  
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1666. Florence McEvoy  
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1667. Florence Sullivan  
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1668. Florence Hoffert  
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1669. Florie Rothenberg

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1670. Fran Siegfried  
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1671. Frances Tinney  
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1672. Frances Howell-Coleman  
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1673. Frances Rove  
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1674. Frances Lee  
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1675. Francesca Rago  
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1676. Franco De Nicola  
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1677. Frank Force  
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1678. Frank Moore  
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1679. Frank Wyse  
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1680. Frank Thacker  
Frank, OH 45638

1681. Frank Gonzales  
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1682. Frank Klug  
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1683. Fred Coppotelli  
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1684. Fred Schloessinger  
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1685. Frederick Tuck  
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1686. Frederick Duhring  
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1687. Freya Harris  
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1688. G Siegler  
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1689. G Yuzawa  
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1690. G Clemson  
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1691. Gabriel Stanley  
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1692. Gabriel Graubner  
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1693. Gabriel J. Gomes  
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1694. Gabriela Santiago  
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1695. Gail Page  
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1696. Gail Fisher  
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1697. Gail Wolfberg  
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1698. Gail Findley  
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1699. Gail and John Richardson  
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1700. Garrett Weinstein  
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1701. Garrett Alden  
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1702. Gary Smith  
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1703. Gary Owens  
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1704. Gary Scoville  
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1705. Gary Lofgren  
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1706. Gary Simmons  
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1707. Gary Goetz  
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1708. Gary Popejoy  
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1709. Gary Bennett  
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1710. Gary Albright  
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1711. Gaurav Singh  
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1712. Gayle Countryman-Mills  
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1713. Gena Wright  
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1714. Gena DiLabio  
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1715. Geneva Andrews  
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1716. Geniece Medsker  
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1717. Geo Davidson  
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1718. Geoffrey Shaw  
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1719. George Muller  
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1720. George Bourlotos

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1721. George Bourlotos  
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1722. George Plummer  
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1723. George Neste  
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1724. George Corra  
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1725. George Milkowski  
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1726. George Bond  
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1727. George Staff  
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1728. George Marsik  
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1729. George Gorohoff  
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1730. George Snipes  
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1731. Georgia Conroy  
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1732. Georgia Shankel  
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1733. Georgia Goldfarb  
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1734. Gerald Shambaugh  
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1735. Gerald Hassett  
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1736. Geri Ott  
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1737. Gerilyn Biggs  
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1738. Gerry Milliken  
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1739. Gertrude Robinson  
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1740. Gevork Gabrelian  
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1741. Gina Stiff  
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1742. Gina Turner  
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1743. Ginger Vollmar  
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1744. Ginger Osborne  
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1745. Ginny Nolan  
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1746. Glen Popple  
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1749. Glenn Deluca  
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1750. Glenn Frantz  
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1751. Glenn Yocum  
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1752. Glenna Tinney  
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1753. Gloria Bagwell  
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1763. Greg Singleton  
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1764. Greg Gressle  
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1765. Greg Baker  
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1766. Greg Thomsen  
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1767. Greg Ratkovsky  
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1768. Greg Destro  
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1769. Gregory Msrks  
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1770. Gregory Stoner  
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1771. Gregory Mowry

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1772. Gregory Mull  
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1773. Gregory Ellsworth  
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1774. Gregory Espe  
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1776. Guy Taylor  
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1778. Gwendolyn Wood  
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1780. Hailey Warner  
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1788. Harlan Lebo  
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1797. Heather McLarty  
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1798. Heather Haas  
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1799. Heather Walker-Dale  
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1801. Heidi Juhl  
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1802. Heidi Gillette  
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1803. Heidi Brooks  
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1804. Heidi Bean  
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1805. Helen Lozoraitis  
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1806. Helen O'Rourke  
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1807. Helen Ida Moyer  
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1808. Helena Gallant  
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1809. Helene Bank  
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1810. Helene Rosen  
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1811. Henry Henderson  
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1812. Herbert Pruett  
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1813. Herman Fletcher  
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1814. Hiasaura Rubenstein  
Nashville, TN 37205

1815. Hilary Danehy  
Fremont, CA 94539

1816. Hildy Meyers  
Huntington Beach, CA 92648

1817. Hillary Ostrow  
Encino, CA 91316

1818. Hillary Tiefer  
Portland, OR 97219

1819. Holly Azevedo  
Bridgewater, CT 6752

1820. Holly Hinnrichs-Dahms  
Menomonee Falls, WI 53051

1821. Holly Hall  
Temecula, CA 92592



1822. Honorable+Tiffany Snyder+-  
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1823. Houston Taylor  
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1825. Howard Eisenberg  
San Mateo, CA 94402

1826. Iain Gunn  
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1827. Ian Radtke-Rosen  
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1828. Idowu Shittu  
Hoboken, NJ 7030

1829. Ilene Budin  
New York, NY 10011

1830. Inge Knudson  
Concord, MA 1742

1831. Ingrid Peoria  
Louisville, CO 80027

1832. Irene Mauer  
TOPEKA, KS 66608

1833. Irene Hilgers  
San Ramon, CA 94582

1834. Isaac Summers  
Bismarck, ND 58503

1835. Isaiah Laitinen  
Pulaski, WI 54162

1836. Ismet Kipchak  
Nesconset, NY 11767

1837. J Koepke  
Albuquerque, NM 87123

1838. J Rinas  
Eugene, OR 97402

1839. j j  
Orting, WA 98360

1840. J.T. Smith  
Sellersville, PA 18960

1841. Jacalyn Dinhofer  
New York, NY 10011

1842. Jacey Bonavia  
Brown Deer, WI 53223

1843. Jack Stapleton  
Elmhurst, IL 60126

1844. Jack Meinzenbach  
Columbia, MO 65201

1845. Jackie Gray  
Carrboro, NC 27510

1846. Jacob Graf  
Roseville, MN 55113

1847. Jacqueline Gorden

Coventry, RI 2816

1848. Jacqueline Davidson  
Deer Isle, ME 4627

1849. jacqueline tessman  
Benton Harbor, MI 49022

1850. Jacqueline Glass  
Belleville, IL 62223

1851. Jacqueline Pender  
Park City, UT 84098

1852. Jacqueline Jenkins  
Keizer, OR 97303

1853. Jacquelyn Helm  
Washington, DC 20003

1854. Jacquelyn Barnes  
Hollywood, FL 33020

1855. Jaime Ramirez  
Corvallis, OR 97330

1856. Jake Cummings  
Sioux Falls, SD 57108

1857. James Maloney  
Hyde Park, NY 12538

1858. James Castellan  
Media, PA 19063

1859. James Driver  
Washington, DC 20019

1860. James Zwiebel  
Bethesda, MD 20817

1861. James Orr  
Owings Mills, MD 21117

1862. James Beeler II  
Boonsboro, MD 21713

1863. James Lindsay  
Arlington, VA 22201

1864. James Zizzo  
Wilmington, NC 28403

1865. James Nelson  
Orrville, OH 44667

1866. James Watkins  
Kentwood, MI 49512

1867. James Brown  
Sioux City, IA 51111

1868. James Degner  
Minneapolis, MN 55403

1869. James Ducayet  
Evanston, IL 60201

1870. James Sullivan  
Chicago, IL 60630

1871. James Tornatore  
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1878. James Symington  
Downey, CA 90240

1879. James Johnson  
Simi Valley, CA 93065

1880. James Petkiewicz  
San Jose, CA 95125

1881. James Barrett  
Fort Bragg, CA 95437

1882. James Kerr  
Redwood Valley, CA 95470

1883. James Ward  
Sacramento, CA 95817

1884. James Adams  
Sacramento, CA 95827

1885. James Bernard  
Portland, OR 97266

1886. James Freeberg  
Ashland, OR 97520

1887. James Keeley  
Vancouver, WA 98662

1888. James Mulcare  
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1893. Jamie Miller  
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1894. Jamila Garrecht  
Petaluma, CA 94952

1895. Jamilah Elder  
Woodside, NY 11377

1896. Jan Peebles  
Appleton, WI 54913

1897. Jan Cecil  
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1898. Jan Hudanish  
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1899. Jan Jack  
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1904. Jane Young  
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1905. Jane Woltereck  
Phoenix, MD 21131

1906. Jane Randall  
Chestertown, MD 21620

1907. Jane Wiley  
Tampa, FL 33624

1908. Jane Black  
Beverly Hills, FL 34465

1909. Jane Herron  
Franklin, TN 37064

1910. Jane Ralph  
Washburn, WI 54891

1911. Jane Whiteside  
Minneapolis, MN 55414

1912. Jane Markley  
Festus, MO 63028

1913. Jane Nachazel-Ruck  
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1914. Jane Forbes  
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1915. jane moad  
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1916. Jane Spini  
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1921. Janet Webekind  
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1922. Janet Rauscher  
Trenton, NJ 8618

1923. Janet Duran  
New York, NY 10012

Ojai, CA 93023

1924. Janet Carpenter  
University Park, MD 20782

1937. Janis Higgins  
Medford, MA 2155

1925. Janet West  
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1938. janis hammett  
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1926. Janet Einfalt  
Hubbard, OH 44425

1939. Janis McGowan  
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1927. Janet Bovenkerk  
Park Forest, IL 60466

1940. Jared Boot  
West Bloomfield, MI 48322

1928. Janet Burrows  
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1941. Jared Soll  
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1929. Janet Maker  
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1942. Jarrod TRUE  
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1930. Janet Gilbert  
Crescent City, CA 95531

1943. Jarryd Audette  
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1931. Janet Riordan  
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1944. Jason Elliot  
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1932. Janice Feagan  
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1945. Jason Nichols  
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1933. Janice Hunter  
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1946. Jason Nardell  
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1934. Janice Tomlian  
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1947. Jason Nolasco  
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1935. janie mendiola  
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1948. Jason Chinn  
Cloverdale, CA 95425

1936. Janine Comrack

1949. Javier Rivera  
Brooklyn, NY 11249

1950. Javier Del Valle  
Monterey Park, CA 91754

1951. Jay Stearns  
Sudbury, MA 1776

1952. Jay Blackman  
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1953. Jay Mccahill  
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1958. Jaymee Workman  
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1960. Jean Phillips-Calapai  
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1961. Jean Kammer  
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1962. Jean Wiant  
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1963. Jean May  
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1964. Jean Saja  
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1973. Jean & Kyle Pauley  
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1974. Jeanette King  
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Lafayette, CA 94549

1975. Jeanne Benioff  
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1988. Jeffrey Hemenez  
San Ramon, CA 94583

1976. Jeannine Salerno  
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1989. Jeffrey Stone  
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1977. Jeff Reagan  
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1990. Jenifer Johnson  
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1978. Jeff Schmidt  
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1991. Jenna Yeakle  
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1979. Jeff Lewin  
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1992. Jennifer Maurizzio  
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1980. Jeff Evans  
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1993. Jennifer Marinilli  
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1981. Jeff Neikirk  
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1994. Jennifer Quick  
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1982. Jeff Shelden  
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1985. Jeffrey Valentine  
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1998. Jennifer Gervasio  
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2006. Jennifer Brooks  
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2007. Jennifer Macdonald  
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2008. Jennifer Ann Gralinski  
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2019. Jerome Vigil  
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2020. Jerome Comeau  
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2021. Jerome Roth  
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2022. Jerry Lee  
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2023. Jerry Nelson  
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2024. Jerry Fitzgerald  
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2025. Jerry Swanson  
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2026. Jerusalem Wise  
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2027. Jes Conti  
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2028. Jessalyn Timson  
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2029. Jesse Kirkham  
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2030. Jesse gillman  
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2031. Jesse Auetbach Auerbach  
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2032. Jessica Ruprecht  
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2033. Jessica Ramirez  
Kinnelon, NJ 7405

2034. Jessica Thompson  
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2035. Jessica Boyer  
Astoria, NY 11106

2036. Jessica Barrett  
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2037. Jessica Peraza  
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2038. Jessica Buchanan

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2039. Jessica Gawlik  
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2040. Jessica Sherwood  
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2041. Jessica Kennedy  
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2042. Jessica Jern  
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2046. Jessica Perez  
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2047. Jessica Krakow  
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2048. Jessica Orme  
Oakland, CA 94610

2049. jill costa  
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2051. Jill Babore Turco  
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2056. Jim Derzon  
SARANAC LAKE, NY 12983

2057. Jim Turner  
Merritt Island, FL 32952

2058. Jim Head  
Oak Park, MI 48237

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2064. Jim Hemmingsen  
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2065. Jim Pankanin  
Bellevue, WA 98006

2066. Jim and Connie Rogers  
Gilroy, CA 95020

2067. Jimmie Lunsford  
San Diego, CA 92176

2068. Jimmie Yonemoto  
San Jose, CA 95126

2069. JIMMY STEPHENS  
Winchester, TN 37398

2070. Jimmy Powell  
Cincinnati, OH 45214

2071. Jo Jones  
Clearwater, FL 33764

2072. Jo Johnson  
Little Rock, AR 72212

2073. Jo Mandrell  
Upland, CA 91784

2074. Jo Anna Hebbberger  
Saint Paul, MN 55104

2075. Jo Tilley Dortch  
Paducah, KY 42001

2076. Joan Grossman  
Pittsfield, MA 1201

Kent, WA 98031

2077. Joan Kozlowski  
Lockport, NY 14094

2090. Joanne Sieck  
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2078. Joan Ward  
Camden-Wyoming, DE 19934

2091. Joanne Heyden  
Frankfort, IL 60423

2079. Joan Glasser  
Boulder, CO 80301

2092. Joanne Zipay  
Plano, TX 75074

2080. Joan Martinez  
Silver City, NM 88061

2093. Joanne Sulkoske  
Thousand Oaks, CA 91360

2081. Joan Smith  
Greenbrae, CA 94904

2094. Joanne Tenney  
Escondido, CA 92026

2082. JoAnn Sorrell  
Collegeville, PA 19426

2095. Joanne Britton  
San Diego, CA 92115

2083. Joann Herr  
Oakland, CA 94602

2096. Joanne Hamilton  
Bakersfield, CA 93301

2084. Joanna Herrington  
Harriman, NY 10926

2097. Joanne Supporter Tollison  
Petersburg, MI 49270

2085. Joanna Taylor  
Jackson Heights, NY 11372

2098. Jodie Tomko  
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2086. Joanna Hollis  
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2099. Jody Nishman  
Haydenville, MA 1039

2087. Joanna Kling  
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2100. Jody Berman  
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2088. Joanna Tang  
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2101. Jody Gibson  
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2089. Joanna Redman-Smith

2102. Joe Kenosky  
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2103. Joe Kiefner  
Jenkintown, PA 19046

2104. Joe Veselenak  
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2105. Joe Smith  
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2106. Joe LeBlanc  
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2116. John Crawford  
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2118. John Wheeler  
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2119. John Kim  
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2120. John Heyneman  
Webster, NY 14580

2121. John Rohrer  
New Cumberland, PA 17070

2122. John Hahn  
Shohola, PA 18458

2123. John Ramirez  
Paoli, PA 19301

2124. John Courtney  
Alexandria, VA 22310

2125. John McClain  
Glen Allen, VA 23059

2126. John Freeze  
Asheboro, NC 27205

2127. John Franklin  
Raleigh, NC 27614

Missoula, MT 59801

2128. John Fisher  
Tallahassee, FL 32309

2141. John Massman  
Antioch, IL 60002

2129. John Jackson  
Bonifay, FL 32425

2142. John Kavalunas  
, - 60014

2130. John Boyer  
Bronson, FL 32621

2143. John Harris  
Wheaton, IL 60189

2131. John Hamilton  
Tamarac, FL 33319

2144. John Marro  
Chicago, IL 60638

2132. John Campbell  
Jupiter, FL 33469

2145. John Reiker  
High Ridge, MO 63049

2133. John Pielemeier  
Fairfield, IA 52556

2146. John Harris  
Saint Louis, MO 63116

2134. John Weston  
Racine, WI 53403

2147. John Sunde  
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2135. John Enblom  
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2148. John Sarna  
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2152. John Turner  
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2140. John Dunkum

2153. John McComb  
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2154. John Blumberg  
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2155. John Crahan  
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2156. John Murray  
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2157. John Howard  
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2158. John Varga  
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2159. John Kerby  
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2160. John Wagner  
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2167. John McGill  
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2168. John Dodge  
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2169. John D. Venter  
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2170. John Michael Linda  
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2171. Jolene Herz  
Woodland Hills, CA 91364

2172. Jolynn Davis  
Trout Run, PA 17771

2173. Jon Will  
Brooklyn, NY 11232

2174. Jon Lee  
St Louis Park, MN 55416

2175. Jon Hayenga  
Stewartville, MN 55976

2176. Jon Hager  
Riverton, UT 84065

2177. Jon Bazinet  
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2178. Jonathan Glosser  
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2179. Jonathan Cruise  
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2192. Joseph Wiesner  
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2180. Jonathan Kiesling  
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2193. Joseph McDonough  
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2181. Jonathan Baker  
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2194. Josephine Coffey  
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2182. Jordan Shapiro  
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2195. Josephine Hadlock King  
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2183. Jordan Finch  
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2196. Josh Griffith  
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2184. Jordan Burress  
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2197. Josh Steinmetz  
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2185. Jorge De Cecco  
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2198. Joshua Przybyla  
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2186. Josef Koeppel  
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2199. Joshua Swatosh  
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2187. Joseph Quirk  
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2200. Joslyn Pine  
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2188. Joseph Lawson  
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2201. Joslyn Baxter  
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2189. Joseph Yakovetic  
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2202. Joy Atkin  
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2190. Joseph Quinlisk  
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2203. Joy Morgen  
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2191. Joseph Ladines-Lim

2204. Joy Fox  
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2205. Joy Baker  
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2206. Joyce Devlin  
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2207. Joyce Barringer  
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2208. Joyce Shiffrin  
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2209. Joyce Lane  
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2210. Joyce Statland  
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2211. Joyce Stoffers  
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2212. Juan Montiel  
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2213. Judi Calvi  
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2214. Judi Slate  
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2215. Judith Nygren  
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2216. Judith Kushner  
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2217. Judith Lasko  
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2218. Judith Dumitru  
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2219. Judith Moore  
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2220. Judith Haglund  
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2221. Judith Cooper  
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2222. Judith Thayer  
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2223. Judith Reilly  
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2224. Judith Novak  
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2225. Judith Hall  
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2226. Judith Smith  
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2227. Judith Fisher  
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2228. Judith Von Kleinsmid  
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2229. Judy Dugan  
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2230. Judy Guggenheim  
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2243. Julia Radwany  
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2231. Judy Meyer  
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2244. Julia Spangler  
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2232. Judy Moran  
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2245. Julia O'connor  
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2233. Judy Johnston  
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2246. Julia Dewey  
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2234. Judy Whitehouse  
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2247. Julia Lacayo  
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2235. Judy Bradford  
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2248. Juliann Heilhecker  
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2236. Judy Hedstrom  
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2249. Juliann Rule  
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2237. Judy & Doug Knueven  
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2250. Julianne Chen  
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2238. Julaine Roberson  
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2251. Julie Nolon  
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2239. Julaine Morley  
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2252. Julie Carll  
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2240. Julee Mead  
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2253. Julie Kiene  
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2254. Julie Skelton  
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2242. Julia Dibaggio

2255. Julie Kamrath  
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2256. Julie Hartmann  
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2269. June Cancell  
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2278. K Julianne Jackson  
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2294. Karen Savage  
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2295. Karen Fulkerson  
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2297. Karen Spradlin  
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2310. Karen Nolan  
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2311. Karen Conlon  
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2312. Karin Altman  
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2335. Katherine Nelson  
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2337. Katherine Gesine Lohr  
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2363. Kathryn Bainbridge  
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2423. Kermit Cuff  
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2443. Kim McCoy  
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2543. Laurie Markoff  
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2697. Lori Renn Parker  
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2698. Lorie Mc Cracken  
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2699. Lorien Kuster  
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2700. Lorna Farnum  
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2701. Lorraine Gray

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2702. Lorraine Cathala  
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2703. Lory Ono  
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2705. Louis Esposito  
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2707. Louis Mes  
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2708. Louise & Jerry Pascoe  
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2723. Lynda Lemke  
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2724. Lynda Pauling  
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2725. Lynn Taylor  
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2726. Lynn Costa  
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2727. Lynn Merle  
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3132. Nancy Yeilding  
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3134. Nancy White  
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3995. Virginia Leslie  
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3996. Vivian Barro  
Elyria, OH 44035

3997. Vivian Howat  
Russellville, MO 65074

3998. W Keene  
Winslow, ME 4901

3999. W B (Pete) Clapham  
Middlefield, OH 44062

4000. Walker Rice  
Forest Hills, NY 11375

4001. Wally Bubelis  
Seattle, WA 98136

4002. Walt Mintkeski  
Portland, OR 97202

4003. Walter Barnes  
Bel Air, MD 21015

4004. Walter Juchert  
Santa Rosa, CA 95409

4005. Warren Startup  
Round Rock, TX 78664

4006. WARREN. HOWE  
Duluth, MN 55802

4007. Wayne Pipke  
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4008. Wayne Harris  
Bradenton, FL 34203

4009. Wayne Wilkinson  
Saint Louis, MO 63116

4010. Wayne Lamothe  
San Diego, CA 92103

4011. Wayne Fellabaum  
Palm Springs, CA 92264

4012. Wendy Sands  
New York, NY 10014

4013. Wendy Wish

Orlando, FL 32806

4014. Wendy Brueder  
University Heights, OH 44118

4015. Wendy Schneider  
Madison, WI 53714

4016. Wendy Vernon  
Carol Stream, IL 60188

4017. Wendy Rosenfeld  
North Hollywood, CA 91601

4018. Wendy Emerson  
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4019. Wendy Krakauer  
Seattle, WA 98103

4020. Wendy Heiman  
Mukilteo, WA 98275

4021. Wienke Tax  
Tucson, AZ 85737

4022. Will Volck  
Cincinnati, OH 45219

4023. William Facey  
Millers Falls, MA 1349

4024. William Cromwick  
Brighton, MA 2135

4025. William Vachula  
Iselin, NJ 8830

4026. William Kuehnling  
East Amherst, NY 14051

4027. William Anderson  
Narberth, PA 19072

4028. William Snyder  
Greenbelt, MD 20770

4029. William Welkowitz  
Arlington, VA 22202

4030. William Snow  
Front Royal, VA 22630

4031. William Wright  
Roanoke, VA 24018

4032. William Reavis  
Kernersville, NC 27284

4033. William Hunter  
Chapel Hill, NC 27514

4034. William Garrard  
Hickory, NC 28601

4035. William Fisk  
Palm Bay, FL 32905

4036. William Cannon  
Delaware, OH 43015

4037. William Foreman  
Warren, OH 44484

4038. William Stiver  
Cincinnati, OH 45231

4039. William Haberlandt  
Dayton, OH 45440

4040. William Rither  
, - 53207

4041. William Steele  
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4042. William Diamond  
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4043. William Grant  
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4047. William Visevich  
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4050. William Crimbring  
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4051. William Sneiderwine  
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4052. William & Sarah Demo  
Ithaca, NY 14850

4053. William Carr Smith  
Jacksonville, FL 32217

4054. William M. Musser IV  
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4055. Xoxenia Harris  
Delmar, NY 12054

4056. Y. ARMANDO NIETO  
, - 94611

4057. Yesenia Fonseca  
Whittier, CA 90603

4058. Yolanda Poole  
Shelby, NC 28152

4059. Yolanda Trujillo  
Anaheim, CA 92807

4060. Yonit Yogev  
Olympia, WA 98502

4061. York Quillen  
Knoxville, TN 37923

4062. Yuxiao Lei  
Bellmore, NY 11710

4063. Yvette Banton  
Downingtown, PA 19335

4064. Zach Myones



Sugar Land, TX 77478

4065. Zed Langston  
Eugene, OR 97402

4066. Zoe Rammelkamp  
Madison, WI 53705

4067. Zoe Johnson  
Bend, OR 97703